

The **co-operative** bank
It's good to be different

Credit Card Plus

Mobile Phone Insurance

Policy Summary and Policy Document



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Mobile Phone Insurance

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Mobile Phone Insurance

One of the great benefits of your Credit Card Plus Membership is Mobile Phone Insurance. This booklet gives you the full details, from important terms and conditions to what to do if you need to make a claim.

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The Co-operative Bank Credit Card Plus

Mobile Phone Insurance provided by Lifestyles Services Group Limited and underwritten by Assurant General Insurance Limited

Demands and Needs

Mobile Phone Insurance is designed for Co-operative Bank Credit Card Plus Membership holders who wish to ensure that their mobile phone(s) and/or those of their family member(s) is covered against loss, theft, accidental damage, water and liquid damage, electrical or mechanical breakdown and unauthorised calls. The Co-operative Bank are not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs; and recommend that you read the policy summary below.

Status Disclosure

This policy has been arranged as part of your bank account and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single insurer, Assurant General Insurance Limited (Financial Services Register No. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by phoning **0800 111 6768**.

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Policy summary

We recognise that your mobile phone is so much more than just a device to make and receive calls. As a benefit of being a Co-operative Bank Credit Card Plus Membership holder, we will repair or replace your mobile phone(s) in the circumstances summarised below. These are explained in full detail in the insurance policy document.

We want you to get the most out of this policy, and that means you need to be clear on what is and isn't covered. The policy summary and policy documents provide details of the policy, which you must read to ensure that the policy meets your needs. Full terms and conditions of the policy can be found in the policy document. You may need to review this policy periodically to ensure it continues to meet your requirements.

What you are covered for

This policy covers up to four mobile phone(s) and SIM card(s) for each Co-operative Bank Credit Card Plus Membership (which must be owned by the account holder (you) or their family members. A family member is a relative living at the same address as you).

- Replacing or repairing your mobile phone, up to a maximum value of £1,500 (including VAT) per claim, in the event of:
 - loss
 - theft
 - damage
 - breakdown (including faults) occurring anywhere in the world.

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- Unauthorised network charges from the point that your mobile phone was lost or stolen for up to 24 hours after discovery of the loss or theft, up to a maximum value of £2,000 (including VAT) per claim for monthly contract phones and £200 (including VAT) per claim for Pay As You Go phones.
- Mobile phone accessories that are lost, stolen or damaged at the same time as your mobile phone, up to a maximum value of £350 (including VAT) per claim.

What you are NOT covered for

You need to pay a contribution every time you make a successful claim of

- Apple handsets - £75
- Non-Apple handsets - £50

This is the excess. **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**

- More than two instances that give rise to an accepted claim for each account holder in any 12-month period. A full description is in the 'What you are NOT covered for' section of the policy document.
- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the 'What you are NOT covered for' section of the policy document, which you should read to help you understand the cover.

Price of your insurance

This policy is provided as a benefit of you being a Co-operative Bank Credit Card Plus Membership holder. The cost is an inclusive part of your Credit Card Plus Membership monthly subscription.

Duration of this policy

Cover commences on the date you open a Credit Card Plus Membership and will continue for each month you hold that account and continue to pay the monthly subscription. Your policy will remain in place until it is either cancelled by you, or if you or The Co-operative Bank close your Co-operative Bank Credit Card Plus Membership.

If you need to claim

- You should tell us about your claim as soon as possible after becoming aware of the loss, theft, damage, or breakdown, and inform the police and your airtime provider (in the case of loss or theft).
- You may need to send us proof that the mobile phone is yours which should include the make, model, memory size, colour and IMEI number (details of how to find this number are in the section on 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' in the policy document).
- We may ask for details on the steps you have taken to report the phone missing and any attempts to recover it.
- You can make a claim at www.co-operativebank.co.uk/benefits or by calling **0344 249 9981**.
- If your mobile phone has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile device.
- When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed.

Cancelling your insurance

You have the right to cancel your insurance at any time. If you or The Co-operative Bank close your account, or The Co-operative Bank terminates the cover provided through the account benefits package, cover will stop immediately unless you are moving from one qualifying account to another. No refund is due upon cancellation.

Got a question? Need to make a complaint?

We want to make sure you're happy. Should you need to talk to us, contact us by calling **0344 249 9981** or email LSG.Customerrelations@lifestylegroup.co.uk. If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom.

Or you can phone **0800 023 4567** or **0300 123 9 123** from a mobile.

Website: **www.financial-ombudsman.org.uk**

If you purchased your account online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at <http://ec.europa.eu/consumers/odr>

These procedures do not affect your right to take legal action.

Need another copy?

This document is also available in large print, audio and Braille, so please do not hesitate to get in touch with us on **0344 249 9981** if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). you may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at **fscs.org.uk**

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The Co-operative Bank Credit Card Plus

Mobile Phone Insurance provided by Lifestyles Services Group Limited and underwritten by Assurant General Insurance Limited

Policy document

Your Mobile Phone Insurance Policy

In this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you; if you have any questions then visit co-operativebank.co.uk/benefits or call us on **0344 249 9981**. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group.

Registering your mobile phone

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done through co-operativebank.co.uk/benefits or by calling **0344 249 9981**.

You will need the following information when registering your handset:

- Make.
- Model.
- IMEI number. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting `*#06#` into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.
- Telephone number.

Who is this cover designed for?

Summary	Description
<p>For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more. We would advise that you regularly back up the contents of your phone as we are unable to retrieve or provide cover for anything stored on your phone.</p>	<p>This policy is designed for when you have a mobile phone and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown, subject to an excess payment by you for every accepted claim. You should consider this excess (£75 for Apple handsets and £50 for non-Apple handsets) to judge whether this policy is suitable for you.</p> <p>You should consider any other insurance policies you have when deciding if this policy is suitable for you. Please be aware that if your phone is already covered under another policy you cannot make a claim on both policies for one incident.</p>
<p>It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone.</p>	<p>Having insurance does not mean that you can take risks with your mobile phone, which you would not take if your mobile phone was not insured, as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.</p>
<p>We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.</p>	

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The cover you receive

Risks you are covered for	Benefits you receive
<p>Your mobile phone and SIM card are covered up to a maximum value of £1,500 (including VAT) per claim against:</p> <ul style="list-style-type: none"> • Loss. • Theft. • Damage. • Breakdown (including faults) occurring anywhere in the world. 	<p>Insurance cover for up to four mobile phones and SIM cards for each Co-operative Bank Credit Card Plus Membership (which must be owned by the account holder (you) or their family members. A family member is a relative living at the same address).</p> <p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> (1) repair the mobile phone (where possible), or (2) replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification. <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p>Replacements</p> <ol style="list-style-type: none"> (1) Where we replace the mobile phone, the replacement may be a remanufactured (not brand new) device. (2) We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones. (3) Where we send you a replacement or repaired item, this will only be sent to a UK address. <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p>
<p>If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These unauthorised network charges are covered up to a value of £2,000 (including VAT) if you have an airtime contract and £200 (including VAT) if you are on Pay As You Go.</p>	<p>In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:</p> <ul style="list-style-type: none"> • The moment the loss or theft occurred until 24 hours after you discovered it missing. <p>For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:</p> <ul style="list-style-type: none"> • £2,000 (including VAT) for contract handsets. • £200 (including VAT) for Pay As You Go.
<p>If any accessories for your mobile phone are lost, stolen or damaged at the same time as your mobile phone, you are covered for these up to a value of £350 (including VAT). That's cases, headphones, Bluetooth headsets and other similar items.</p>	<p>If your accessories are lost, stolen or damaged at the same time as your mobile phone, we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.</p>

What you are NOT covered for

Summary	Description
<p>Excess.</p>	<p>You need to pay a contribution every time you make a successful claim of:</p> <ul style="list-style-type: none"> • Apple handsets - £75 • Non-Apple handsets - £50 <p>This is the excess. Your excess is payable for every accepted claim and must be paid before your claim will be settled.</p>
<p>Loss, theft, damage or breakdown as a result of not taking care of your mobile phone.</p>	<p>We know how important your mobile phone is to you and we expect that you will take care of it. If you don't take care of your mobile phone then we may not pay your claim.</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> • Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged. (Just think, would you leave your wallet or purse there?) • If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place. • Making reasonable enquiries to find your phone if you think you have lost it. <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen, we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of it, for example:</p> <ul style="list-style-type: none"> • in a cafe or pub you leave your mobile phone on the table when you go to the bar instead of taking it with you • leaving your mobile phone on display in your car • leaving your mobile phone in the care of someone you don't know well • if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker • intentionally damaging your phone. <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.</p>

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What you are NOT covered for (continued)

Summary	Description
Cosmetic damage.	<p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>
Contents of your mobile phone.	<p>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy – so make sure you back it up regularly.</p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly. If you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.</p>
More than two accepted claims in any 12 months (per account holder).	<p>We insure your mobile phone for up to two accepted claims in any 12-month period. If you make two accepted claims in any 12-month period, your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim. This is applicable for each account holder separately.</p> <p>For example if you make a claim on 1 January and another on 1 May, you will not be able to make any further claims against this policy for incidents that happen prior to 1 January of the following year.</p>
Other losses.	<p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.</p> <p>We don't cover any loss of profit, opportunity, goodwill or other similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p>
Any device that is not a mobile phone.	<p>This policy is only for mobile phones, SIM cards and accessories. This means we only cover devices that are designed to make mobile phone calls.</p> <p>This policy isn't for tablet computers.</p>
Modifications.	<p>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.	<p>As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill, showing the charges, and the bill for the month prior to the unauthorised network charges, or proof of your mobile phone's balance prior to the theft or loss.</p>
If your mobile phone is lost or stolen report it to the police.	<p>Tell the police about any lost or stolen mobile phone as soon as you can; we will ask you to provide the police reference number before we will pay any claim for loss and theft.</p> <p>If you have difficulty reporting your incident to the police please contact us and we can help to guide you.</p>
Report your claim to us as soon as you can.	<p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone.</p>
Report any loss or theft to the place you believe it has been lost or stolen from.	<p>We expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</p> <p>Often mobile phones are found and handed in to the place they were found. We expect you to report the loss or theft of your mobile phone to the place where you think it was lost or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and actions you have taken to try to recover it.</p>
Proof of ownership.	<p>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you will need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.</p>

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How to make a claim

Summary	Description
Step One:	Please make sure you have read the 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' section as this tells you what we may need from you in order to settle your claim.
Step Two:	You should tell us about your claim as soon as you can after discovering the incident. You can do this by contacting us at co-operativebank.co.uk/benefits or by calling 0344 249 9981 .
Step Three:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.
Step Four:	You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (we do not accept American Express or Diners Club cards).
Step Five:	We will either repair your mobile or send you a replacement. Following a successful claim for the loss or theft of your device we will blacklist the handset in order to prevent it from being used. It is still important for you to bar your SIM card with the network as soon as possible. If you are sending your damaged device to us for repair you must remove any locking mechanism (e.g. Find My iPhone) before we receive it. If this is not done it will delay your claim and your mobile device may be returned to you unrepared in order to remove any locking mechanism. We will not be able to complete a claim until we can confirm the security features have been removed.

What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products, which may contain parts which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ('applicable manufacturer's warranty'). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.

- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones, accessories, parts and materials replaced by us, shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer.
- The cost of sending your mobile phone to us for repair is not covered under this policy.

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your mobile phone please tell us so we can keep our records up to date; this can be done quickly and easily online via co-operativebank.co.uk/benefits

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our fraud team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and other countries.

It is important that when applying for insurance, or submitting a claim, you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will give you notice to cancel your policy from the time of the fraudulent act. If an excess has been paid this will not be returned, in order to cover the administration costs incurred as a result of the fraudulent activity.
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under the relevant claim.
- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit-related accounts or facilities.
 - Managing credit and credit-related accounts or facilities.
 - Recovering debt.

- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

Please contact us at **0344 249 9981** if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

This policy is provided as a benefit of you being a Co-operative Bank Credit Card Plus Membership holder.

The cost is an inclusive part of your Credit Card Plus Membership monthly subscription.

Duration of this Policy

Cover commences on the date you open a Credit Card Plus Membership and will continue for each month you hold that account and continue to pay the monthly subscription.

Your policy will remain in place until it is either cancelled by you, or if you or The Co-operative Bank close your Co-operative Bank Credit Card Plus Membership.

Cancelling your insurance

You have the right to cancel your insurance at any time. If you or The Co-operative Bank close your account, or The Co-operative Bank terminates the cover provided through the account benefits package, cover will stop immediately unless you are moving from one qualifying account to another. No refund is due upon cancellation.

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Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0344 249 9981**.

We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email: **lsg.customerrelations@lifestylegroup.co.uk** or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within six months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 / 0300 123 9123
Email: **complaint.info@financial-ombudsman.org.uk**
Web: www.financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons:

- To respond proportionately to changes in the law.
- To respond to decisions of the Financial Ombudsman Service.
- To meet regulatory requirements, industry guidance or codes of practice.
- To proportionately reflect other increases or reductions associated with providing the cover.
- To change the level of cover to reflect any changes in the mobile market.

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 020 7741 4100 or 0800 678 1100 or by visiting their website at: www.fscs.org.uk

Status disclosure

This Policy has been arranged as part of your bank account and is administered by Lifestyle Services Group Limited (Financial Services Register no. 315245) with a single insurer, Assurant General Insurance Limited (Financial Services Register no. 202735), whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority.

All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **www.fca.org.uk/register**.

Data Protection - How we handle your personal information

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), registered in England No. 2341082, with mailing address at P.O. Box 98, Blyth NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you ("Policyholder" or "you") provide to us for purposes of providing the insurance policy ("Policy") to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- records of any correspondence regarding any specific enquiry; and
- feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.

- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

16 Mobile Phone Insurance

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example, if you have an iPhone, then we will share your device IMEI with Apple, and will also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases - if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0344 249 9981 or in writing to: Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL.

You may also submit your request in writing to Data Protection Officer, P.O. Box 98, Blyth NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com.

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

18 UK & European Motor Breakdown Cover

Notes

Notes



Please call 03457 212 212* (8am - 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 05/2018.