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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.

*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. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

Information correct as at 06/2017.

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

Credit Card Plus

Mobile Phone Insurance
Policy Summaries and Policy Documents



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Mobile Phone Insurance

Contents

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 Lifestyle Services Group Limited and underwritten by London General Insurance Company Limited

Demands and Needs

Mobile Phone Insurance meets the demands and needs of The Co-operative Bank Credit Card Plus Membership holders who wish to ensure that their **mobile phone** 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 p.l.c. 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 cover has been arranged for The Co-operative Bank p.l.c. (FRN 121885) by Lifestyle Services Group Limited (**we/us/our**) (FRN 315245) with a single provider, London General Insurance Company Limited (the **insurer**) (FRN 202689).

All companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, which can be checked on their website at www.fsa.gov.uk/register/ or by phoning **0845 606 1234**. If **you** need to register a complaint, please follow the procedure detailed on page 13. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS) and **you** may be entitled to compensation if they cannot meet their liabilities.

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Policy summary

As a benefit of being a Co-operative Bank Credit Card Plus Membership holder (**you/your**), **you** have **Mobile Phone** Insurance with Lifestyle Services Group Limited (**we/us/our**). This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the applicable Credit Card Plus Membership Policy Document which can be viewed at co-operativebank.co.uk/benefits and will be included in your Welcome Guide.

What is covered – main benefits

1 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**), and up to a maximum original retail cost or value of £1,000, including VAT, per **phone**. The **mobile phone** is identified by the **IMEI number** and mobile phone number.

Where the word “**mobile phone/phone**” appears in this Policy Summary, this shall mean the handset and **SIM Card** specifically identified by the **IMEI number** and mobile phone number. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the **phone**. **Phones** are covered up to the lower of the current value or an original retail value of £1,000, including VAT, per **phone**. The handset must be a hand-held electronic device for which its main use is for making and receiving of telephone calls, SMS text messages and data. The cover of handsets will be at our discretion, and if **you** are unsure as to whether the handset can be covered please contact us.

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- 2 The cost of replacing the **phone** as a direct result of loss or theft.
- 3 The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
- 4 The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**.
- 5 The **phone** wherever **you** or **your family members** are in the world. Repair or replacement will be arranged upon return to the UK.
- 6 The cost of **unauthorised calls** made, up to a maximum of £2,000, including VAT, per claim for monthly contract **phones** and £200, including VAT, per claim for pay-as-you-go **phones**. Claims for **unauthorised calls** on pay-as-you-go **phones** will apply to top-ups purchased in the 24 hours preceding the **incident** only.
- 7 The replacement of the **accessories** up to a combined retail price of £350, including VAT, per claim if:
 - they are lost, stolen or damaged at the same time as the **phone**, or
 - **we** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the replacement **phone**.

Where the word “**accessories**” appears in this Policy Summary, this shall mean **accessories** used in conjunction with the **mobile phone**, up to a combined retail price of £350, including VAT, per claim (**proof of purchase** must be provided with your claim).

- 8 Up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Mobile Phone Insurance additional benefit Policy provided by the **insurer**.

Full details can be found in section D of the Policy Document.

What is not covered – main exclusions

Your Policy excludes some conditions and situations. Please refer to sections I, J and K in applicable Credit Card Plus Membership Policy Document for full details.

Your Policy excludes, amongst other things:

- the Policy **excess** payable by **you** for each successful claim. The **excess** varies depending on the **mobile phone** you claim for. If **you** have an Apple iPhone the **excess** is £50 and for all other handsets it is £25
- **SIM cards** and/or **accessories** where there has not been a valid claim for the **phone**
- theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in a glove box or locked boot
- theft of the **phone** and **accessories** where they have been left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- theft or loss of the **phone** and **accessories** where they have been left negligently or deliberately in a public place or place to which other people have access
- theft of, loss of, or damage to the **phone** and **accessories** where they have been passed to someone else who **you** have not – acting reasonably – entrusted the **phone** to, other than a **family member**
- the cost of cosmetic repairs
- all **phones** which have an original retail value of greater than £1,000, including VAT.

Price

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.

Registration process

To help us administer your Policy more effectively, you can provide us with **your mobile phone** details. For example, it can help simplify the claims process if **you** have already registered your phone details. To register **you** can go to co-operativebank.co.uk/benefits or call **0344 249 9981** and follow the procedure. **You** will need to provide the following information:

- **your** name and address
- the **mobile phone** number(s)
- the make, model, and **IMEI number** of the **mobile phone(s)**
- whether the **mobile phone** is on a monthly contract or pay-as-you-go
- your Co-operative Bank Credit Card Plus Membership number
- **your** date of birth.

If the **phone** and/or **SIM card** details change you can register the new details with us.

If:

- **you** have changed the **phone** and/or **SIM card**, or
- **you** wish to register a different **phone** to the one already registered, or
- the **mobile phone** number changes.

The **phone** covered by this Policy must be your property and responsibility or the property and responsibility of **your family member**.

Please note:

Your insurance will end if **your** Co-operative Bank Credit Card Plus Membership is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c.

However please note, cover under this Policy is limited to up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Mobile Phone Insurance Policy provided by the **insurer**.

Failure to notify us of a change of your personal details, could invalidate your cover under this Policy or any other Co-operative Mobile Phone Insurance Policy provided by the **insurer**.

Once registered **you** will be sent a **certificate**. Please note that **mobile phones** are only automatically covered if they meet the requirements of cover. Please see section B of the Policy Document for full details.

Claims

When making a claim, please follow these simple steps:

To register a claim for an **incident** you must inform us within seven days of you discovering the **incident** by:

- I. visiting the website at **co-operativebank.co.uk/benefits** to register **your** claim online, or
- II. telephoning **0344 249 9981**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm
- III. if you or your **family member(s)** are outside of the UK and unable to contact us at the time of discovering the **incident**, you will need to call us within:
 - seven days of return to the UK, and
 - 30 days of your discovery of the **incident**

(**you** must call the **mobile phone** airtime provider within 24 hours of discovering any loss or theft to bar the **SIM Card** whilst outside of the UK).

Please have the **mobile phone** number to hand.

If **you** haven't registered your **mobile phone** with us, **you** will need to provide the following details when calling:

- **your** name and address
- the **mobile phone** number(s)
- the make, model, and **IMEI number** of the **mobile phone(s)**
- whether the **mobile phone** is on a monthly contract or pay-as-you-go
- **your** Co-operative Bank Credit Card Plus Membership number
- **your** date of birth.

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If the **phone** is lost, stolen or maliciously damaged **you** must also:

- I. Call the airtime provider within 24 hours of discovering the loss or theft to bar the **SIM Card** – doing this will prevent any further **unauthorised calls** being made.
- II. Inform the police (or the relevant local authorities if outside the UK) within 24 hours of discovering the loss, theft or malicious damage and obtain an **incident** reference number.

We may settle **your** claim, at our discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised. The settlement **we** offer for the **phone** will be based on the current market value of the registered **phone** or one of similar specification and functionality (where the **phone** is no longer available on the general market). **Proof of purchase** of the **mobile phone** and/or **accessories** will be required.

Replacement **phones** and **accessories** will come from available stock. If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by **us**.

Please see sections E, F and G of the applicable Credit Card Plus Membership Policy Document for full details.

Cancellation Rights

You have the right to cancel this Policy at any time, which will have immediate effect. As the cover is provided as a benefit of **you** being a Co-operative Bank Credit Card Plus Membership holder, if the connected Co-operative Bank Credit Card Plus Membership is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c., this Policy ends. If the Policy does not meet **your** requirements, please telephone the Benefits Customer Services team immediately on **0344 249 9981** or write to:

Benefits Customer Services
Lifestyle Services Group Limited
P.O. Box 98
Blyth
NE24 9DL

Full details can be found in section L of the applicable Credit Card Plus Membership Policy Document.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact our Benefits Customer Services team on **0344 249 9981**. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Full details can be found in section N of the applicable Credit Card Plus Membership Policy Document.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their liabilities. The scheme covers 90% of the entire claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see section N of the applicable Credit Card Plus Membership Policy Document for further details.

The Co-operative Bank Credit Card Plus

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

Policy document

These are the terms and conditions of **your** Mobile Phone Insurance. Lifestyle Services Group Limited (**we/us/our**) provides the **services** under this agreement and have arranged the insurance cover with London General Insurance Company Limited (the **insurer**). The Policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

Your Policy is based on the information **you** gave to **us** verbally or otherwise about **you** and **your** personal details when **you** applied for the insurance. The terms detail what is covered and what is not covered, how claims are settled and other important Policy information. Lifestyle Services Group Limited deals with the administration of this insurance and the handling of claims.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear. **You** can request another copy of these terms. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call **us** on **0344 249 9981**.

Under European law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise in writing prior to Policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

A. Registration Process

To help **us** administer **your** policy more effectively, **you** can provide **us** with **your mobile phone** details. For example, it can help simplify the claims process if **you have** already registered **your phone** details.

To register **you** can call **0344 249 9981** or go to **co-operativebank.co.uk/benefits** and follow the procedure. **You** will need to provide the following information:

- **your** name and address
- the mobile phone number(s)
- the make, model, and **IMEI number** of the **mobile phone(s)**
- whether the **mobile phone** is on a monthly contract or pay-as-you-go
- **your** Co-operative Bank Credit Card Plus Membership number
- **your** date of birth.

If the **phone** and/or **SIM card** details change **you** can register the new details with **us**.

If:

- **you** have changed the **phone** and/or **SIM card** or
- **you** wish to register a different phone to the one already registered or
- the mobile phone number changes

The **phone** covered by this Policy must be **your** property and responsibility or the property and responsibility of **your family member**. Once registered **you** will be sent a **certificate**. Please note that **mobile phones** are only automatically covered if they meet the requirements of the cover. Please refer to section D of the Policy Document for full details.

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Please note:

Your insurance will end if **your** Co-operative Bank Credit Card Plus Membership is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c.

Please note, cover under this Policy is limited to up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Mobile Phone Insurance Policy provided by the **insurer**. Failure to notify **us** of a change of **your** personal details or **your** account details could invalidate **your** cover under this Policy or any other Co-operative Mobile Phone Insurance Policy provided by the **insurer**.

B. Definitions

Accessories

All accessories used in conjunction with the **phone(s)**, up to a combined retail price of £350, including VAT, per claim (**proof of purchase** must be provided with **your** claim). The retail price will be the standard selling price applicable on the original day of purchase.

Administrator

Lifestyle Services Group Limited. Contact details can be found in section P.

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Excess

The Policy excess payable by **you** for each successful claim. The excess varies depending on the **mobile phone you** claim for. If **you** have an Apple iPhone the excess is £50 and for all other handsets it is £25.

Family Member

An individual who resides at the same permanent address as **you** and which has one of the following relationships: **your** brother or sister, mother or father, grandmother or grandfather, uncle or aunt, niece or nephew, spouse, partner with whom **you** have resided for at least six months, or a child of which **you** or **your** partner are the legal guardian.

IMEI Number

International Mobile Equipment Identity Number.

The unique serial or identification number that **we** will use to identify the **phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the police within the given timescales. **You** must obtain an incident reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in section P.

Mobile Phone/Phone

The handset and **SIM Card** specifically identified by the **IMEI number** and mobile phone number. The handset must be **your** property or the property of a **family member**. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone. Phones are covered up to the lower of the current value or an original retail value of £1,000, including VAT, per phone. The handset must be a hand-held electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. The cover of handsets will be at **our** discretion, and if **you** are unsure as to whether the handset can be covered please contact **us**.

Proof of Purchase

The till receipt or despatch note provided at the point of sale that details the **phone** and/or **accessories**, or similar documentation that provides proof that **you** or **your family member** owns the **phone**, such as a mobile phone statement which shows the **IMEI number**.

Services

The work **we** undertake for **you** in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM Card

Subscriber Identity Module Card.

The card carrying the subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **you** or the **phone** user's account.

Unauthorised Calls

Unauthorised calls, messages and downloads made from the insured **phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid theft or loss claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. Unauthorised calls of up to £2,000, including VAT, for monthly contract phones and £200, including VAT, per claim for pay-as-you-go phones are covered.

We/Us/Our

The **administrator**.

You/Your

The Co-operative Bank Credit Card Plus Membership holder(s).

C. Price

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.

D. Cover

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 a **family member(s)**), and up to a maximum original retail cost or value of £1,000, including VAT, per **phone**. The **mobile phone** is identified by the **IMEI number** and mobile phone number.
- The cost of replacing the **phone** as a direct result of loss or theft.
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**.
- The **phone** wherever **you** or **your family member(s)** are in the world. Repair or replacement will be arranged upon return to the UK.

- The cost of **unauthorised calls** made, up to a maximum of £2,000, including VAT, for monthly contract phones and £200, including VAT, for pay-as-you-go phones per successful claim.

Claims for unauthorised calls on pay-as-you-go phones will apply to top-ups purchased in the 24 hours preceding the **incident** only.

- The replacement of the **accessories** up to a combined retail price of £350, including VAT, per claim if:
 - they are lost, stolen or damaged at the same time as the **phone**, or
 - we** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the replacement phone.
- Up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Mobile Phone Insurance Policy provided by the **insurer**.

E. How to make a claim

When making a claim, please follow these simple steps:

To register a claim for any **incident you** must inform **us** within seven days of **you** discovering the **incident** by:

- visiting the website at **co-operativebank.co.uk/benefits** to register **your** claim online or
- telephone on **0344 249 9981**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm
- if **you** or **your family member(s)** are outside of the UK and unable to contact **us** at the time of discovering the **incident**, **you** will need to call **us** within the shorter of either:

- seven days of **your** return to the UK, and
- 30 days of **your** discovery of the **incident**

(**you** must call the airtime provider within 24 hours of **you** discovering any loss or theft to bar the **SIM Card** whilst outside of the UK).

Please have the mobile phone number to hand.

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If you haven't registered your mobile phone with us, you will need to provide the following details when calling:

- **your** name and address
- the mobile phone number(s)
- the make, model, and IMEI number of the **mobile phone(s)**
- whether the **mobile phone** is on a monthly contract or pay-as-you-go
- **your** Co-operative Bank Credit Card Plus Membership number
- **your** date of birth.

If the **phone** is lost, stolen or maliciously damaged, **you** must also:

- Call the airtime provider within 24 hours of discovering the loss or theft to bar the **SIM Card** – doing this will prevent any further **unauthorised calls** being made.
- Inform the police or the relevant local authorities if outside the UK within 24 hours of discovering the loss, theft or malicious damage and obtain an incident reference number.

Airtime providers' numbers:

3	07782 333 333
O ₂	0844 809 0202
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191 191

F. Conditions on making a claim

- You** must register a claim within seven days (unless **you** or **your family member(s)** are outside the UK – please see section E.III for details) of discovering any **incident** for which **you** wish to claim, by visiting **our** website co-operativebank.co.uk/benefits or by phoning **0344 249 9981**.
- You** must inform the police (or the relevant local authorities if outside the UK) within 24 hours of **you** discovering any theft, loss or malicious damage for which **you** wish to make a claim, obtaining an incident reference number. **You** must also inform the airtime provider within 24 hours of **you** discovering the theft or loss.

- You** must complete and return the Claim Form to **us** within 30 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
- You** may be requested to return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. If requested to do so, **you** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
- You** must ensure that no-one but **our** approved agents carries out repairs to, or maintenance of, the **phone** or **accessories**.
- To support **your** claim for **unauthorised calls** incurred on a monthly contract, **you** must provide the monthly mobile phone bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**. To support **your** claim for **unauthorised calls** incurred on a pay-as-you-go phone **you** must provide **proof of purchase** of a top-up which was purchased in the 24 hours preceding the **incident**.
- You** must provide **proof of purchase** for the **phone** and **accessories** with **your** Claim Form.
- You** must pay the Policy **excess** if **your** claim is accepted. **We** may request this in advance.

G. What will happen when your claim is approved

- We** may settle **your** claim, at **our** discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
- We** may effect repairs using readily available parts, or 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. Replacement phones and accessories will come from new or refurbished stock. In the event

that the same model/colour is not available, the replacement will be of a similar specification and quality, **you** will be contacted by **us** to confirm the phones that are available.

- 3 The settlement **we** offer for the **mobile phone** will be based on the current market value of **your mobile phone** or one of similar specification and functionality (where the **mobile phone** is no longer available on the general market).
- 4 Replacement phones and accessories will come from available stock. In the event that the same model is not available, the replacement will be of a similar specification and quality. **We** will contact **you** to confirm the phones that are available.
- 5 If the **phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to the airline provider, for the cost of **unauthorised calls** up to a maximum of £2,000, including VAT, per claim for monthly contract phones and £200, including VAT, per claim for pay-as-you-go phones. **We** will advise **you** of the method of reimbursement when the claim is authorised.
- 6 If the **SIM card** has been lost, stolen or damaged, **you** will need to contact the airline provider to request a replacement. If there is a charge for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
- 7 If **you** need to claim as a result of an **incident** outside the UK, the **phone** will be repaired or replaced upon return to the UK – subject to acceptance of the claim.
- 8 If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
- 9 Damaged **phones, accessories, parts** and materials replaced by **us** shall become the property of the **insurer**.
- 10 The details of **phones** reported lost or stolen will be submitted to the IMEI Database to prevent further use.

H. Important things that you must do

- 1 Use the **phone and accessories** in accordance with the manufacturer's instructions.
- 2 Take reasonable care to prevent loss of, theft of, or damage to, the **phone and accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.
- 3 Inform **us** if any of **your** personal details change.
- 4 Inform **us** of any loss, theft, breakdown or damage covered by **your** Policy within the given timescales.

- 5 Inform **us** if you change the **phone** and/or **SIM Card** you wish to be covered, or the **mobile phone** number changes.

I. Loss, theft and damage exclusions

Cover will not be provided for:

- 1 Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in the glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must be caused by the thief and evidence provided with **your** claim. Cover will not be provided if the vehicle cannot be secured against unauthorised entry.
- 2 Theft of the **phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises.
- 3 Theft or loss of the **phone** and **accessories** where they have been left negligently or deliberately in a public place or a place to which other people have access.
- 4 Theft of, loss of, or damage to, the **phone** and **accessories** where they have been passed to someone else **you** have not – acting reasonably – entrusted the **phone** and **accessories** to, other than a **family member**.
- 5 The cost of **unauthorised calls** whilst the **phone** was not in **your** custody or the custody of a **family member**, where the theft or loss of the **phone** has not been reported to the airline provider and the police within 24 hours, and to **us** within seven days (unless **you** or **your family member(s)** are outside the UK – please see section E.III for details), of discovering the **incident**.
- 6 The cost of **unauthorised calls** if the **phone** and **SIM card** have not been lost or stolen at the same time, and an incident reference number obtained from the Police.
- 7 Theft of, loss of, or damage to **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **phone**.

J. Electrical or mechanical breakdown

Cover will not be provided for:

- 1 Loss or damage caused by, or during, maintenance or modification of the **phone**, other than by **our** approved agents.
- 2 Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

12 Mobile Phone Insurance

K. General Exclusions

Cover will not be provided for:

- 1 The Policy **excess** payable by **you** for each successful claim. The **excess** varies depending on the **mobile phone** you claim for. If you have an Apple iPhone the **excess** is £50 and for all other handsets it is £25.
- 2 Any loss (business or personal) resulting from loss of use of the **phone**.
- 3 Where the **IMEI number** cannot be determined from the phone or **proof of purchase** cannot be provided to prove ownership of the **phone**.
- 4 Loss or damage due to wear and tear, depreciation or gradual deterioration.
- 5 Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling other than by **our** approved agents.
- 6 A third or subsequent claim under the Policy during any 12-month period per account holder, under this Policy or any other Co-operative Mobile Phone Insurance Policy provided by the **insurer**.
- 7 Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
- 8 The cost of cosmetic repairs.
- 9 Any **phone** that has an individual retail value of more than £1,000, including VAT.
- 10 Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
- 11 Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
- 12 Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
- 13 People who are not permanently resident in the UK.
- 14 Loss resulting from events which are indirect or remote to the **incident**.
- 15 Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, breakdown of, or damage to, the **phone**, or damage caused by a virus. It is recommended that a back-up copy of all data is kept.
- 16 **Accessories** and **SIM cards** where there has not been a valid claim for the **phone**.

L. Cancelling the Policy

- 1 **You** have the right to cancel this Policy at any time, which will have immediate effect. As the cover is provided as a benefit of **you** being a Co-operative Bank Credit Card Plus Membership holder, if the connected Co-operative Credit Card Plus Membership is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c. or **you** select another option this Policy ends.

If the Policy does not meet **your** requirements, please telephone **our** Benefits Customer Services team immediately on **0344 249 9981** or write to:

Benefits Customer Services, Lifestyle Services Group Limited,
P.O. Box 98, Blyth NE24 9DL.

- 2 **We** may cancel this Policy with immediate effect by registered letter to **you** at **your** last known address in the event of **you** submitting any fraudulent or inaccurate information, or for any other valid reason.
- 3 Subject to clause 2 above and the registration requirements, this cover will remain in force for as long as **you** have a Co-operative Bank Credit Card Plus Membership, and this cover continues to be provided as part of the account benefits.
- 4 In the event **you** do not wish to continue **your** cover, please telephone **us** on **0344 249 9981**.

M. Fraud

The personal details which **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** Policy expires, and for up to one year after **your** Policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect
 - make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect
 - make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**
- then:

- **we** shall not honour the claim
- **we** shall not honour any other claim which has been or will be made under any Policy held by **you**
- **we** shall not make any return of payments made for cover and we may, at **our** option, cancel the Policy
- **we** may be entitled to recover from **you** the cost of any claim already paid under this Policy (if necessary the cost may be recovered through the instigation of court proceedings)
- **we** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this Policy (if necessary the cost may be recovered through the instigation of court proceedings)
- **we** may inform the police, Government or regulatory bodies of the circumstances.

Details of claims may be put 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.

N. Enquiries/Complaints

We will always be fair and reasonable when handling **your** Policy or claim. Should there ever be an occasion when **you** feel that **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do **our** best to solve the problem.

We will do everything possible to ensure that **your** query is dealt with promptly. The easiest way to contact **us** is to call **our** Benefits Customer Services team on **0344 249 9981**. Alternatively, **you** can write to **us** at the following address, quoting the **mobile phone** number in all correspondence: Benefits Customer Services, Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL.

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **our** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing. If **you** have a complaint relating to the Policy wording or contract, please contact the **insurer** at their registered address. If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained at their website: **financial-ombudsman.org.uk**. The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities; **you** may be entitled to compensation. The scheme covers 90% of the entire claim, without any upper limit. Further information can be obtained from their website: **www.fscs.org.uk**

O. Status Disclosure

This cover has been arranged for The Co-operative Bank p.l.c. (FRN 121885) by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, which can be checked on their website **www.fsa.gov.uk/register/** or by phoning **0845 606 1234**. If **you** need to register a complaint, please follow the procedure detailed in section N. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **You** are covered by the Financial Services Compensation Scheme and may be entitled to compensation if **we** cannot meet **our** liabilities.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

P. Other Information

Lifestyle Services Group Limited.
Registered in England No.5114385

Osprey House Ore Close, Lymedale Business Park, Newcastle-under-Lyme, Staffordshire ST5 9QD.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 315245.

London General Insurance Company Limited.
Registered in England No: 1865673

Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 202689.

