



Vodafone Business Insurance

Protection for your equipment

Summary of cover

This is only a summary of the main features and benefits that apply. Please ensure You read this summary with the full terms and conditions in this guide or online at www.vodafone.co.uk/insurance

You'll be covered in respect of Your Equipment which contains Your Vodafone authorised SIM for:

Theft or Accidental Loss – Your Equipment will be replaced with new or refurbished Equipment of a similar specification

Accidental or Malicious Damage – Your Equipment will be repaired or replaced with new or refurbished Equipment of a similar specification.

Accessories – Up to £200 for accessories Accidentally Lost, Stolen or Damaged at the same time as Your Equipment

Worldwide cover – Up to 60 days per trip travelling abroad

Other users – Anyone authorised to use Your Equipment is also covered

Period of insurance refers to one calendar month, unless you have chosen a policy with a minimal initial duration in which case the minimum initial period of insurance of 6 months will apply – following this Your policy will renew automatically every month up to a maximum of 59 months unless terminated in accordance with the conditions of Your policy

If You terminate Your airtime agreement with Vodafone, Your entitlements and benefits under Your policy will end immediately without notice

You may be asked to complete a claim form or provide additional information in order to progress Your claim. Failure to do so may result in Your claim being delayed

You won't be covered for

Significant Exclusions applicable	Please refer to the relevant terms and conditions
More than one claim per individual in any one calendar month	See Things that aren't covered – page 4
Any claim for any iPhone	See Things that aren't covered – page 4
The amount of excess You need to pay towards any successful claim	See Things that aren't covered – page 4
Theft or Accidental Loss of Your Equipment not equipped with Your Vodafone authorised SIM at the time of incident	See Things that aren't covered – page 4
Theft or Accidental Loss of Your Equipment not reported to the Administrator and/or police authorities within 72 hours after discovery	See Things that aren't covered – page 4
Malicious Damage to Your Equipment not reported to the Administrator within 72 hours after discovery	See Things that aren't covered – page 4
Accidental Damage to Your Equipment not reported to the Administrator within 14 days after discovery	See Things that aren't covered – page 4
Loss or Theft of Your Equipment if deliberately left away from Your person, unless reasonable precautions were taken	See Things that aren't covered – page 4
The cost of repairs covered by any manufacturer's warranty	See Things that aren't covered – page 4

How much does it cost?

The price of Vodafone insurance is £6.00 monthly and the excess is £25 payable by you following the fulfilment of each successful claim..

Insurance premiums are inclusive of insurance premium tax (IPT) at the applicable rate

It's easy to make a claim

It can be a hassle if Your Equipment is Stolen, Accidentally Lost or Damaged. Luckily, getting it sorted out with Vodafone insurance isn't.

- If Your Equipment is Stolen or Maliciously Damaged, whether in the UK or abroad, You should notify the Police and obtain a crime number within 72 hours of discovery where possible.
- If Your Equipment is Accidentally Lost whether in the UK or abroad, You should notify the Administrator within 72 hours of discovery, where possible.
- If Your Equipment is Accidentally Damaged, whether in the UK or abroad, You should notify the Administrator within 14 days of discovery, where possible.
- Once You have notified the Administrator of a Theft or Accidental Loss claim Your Equipment will be barred.
- Simply call 0333 304 3346 from any phone or, if You are abroad call +44 7836 191 191.

ACE will cancel Your policy in the event that 3 successful claims are made in any continuous 12 month period.

Get more support from Vodafone

You'll also get these valuable benefits alongside Your Vodafone Insurance.

Courtesy phone	Free courtesy phone while Your Equipment is being repaired (subject to availability and in store only)
Unauthorised calls	Vodafone will reimburse costs up to £1000 following a successful Accidental Loss/Theft claim – provided You notify Vodafone within 24 hours of discovery, to enable them to bar Your Equipment

Things You need to know

What is Vodafone insurance?

Vodafone insurance is an insurance policy provided by ACE European Group Limited (ACE) that automatically renews each month up to a maximum term of 59 months. Your premium is paid monthly and a 6 month minimum initial duration applies. ACE European Group Limited Registered No 01112892, is registered in England at Registered Office 100 Leadenhall Street, London, EC3A 3BP and Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found on the FCA's website by visiting <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768*.

What if You change Your mind?

You have 14 days from taking out Vodafone insurance to cancel Your policy without charge, as long as You have not reported a claim. If You do not cancel Your policy within that 14 day period, Your policy will continue for a minimum initial period of 6 months after which it will automatically renew for further 1 month period up to a total of 59 months unless terminated in accordance with "Our conditions". Any premium will not be refunded for the period the Your policy was valid prior to such a cancellation (see 'Cancelling Your policy' section in the full terms).

What if You change Your Equipment?

If You upgrade or change Your Equipment, You will need to call Vodafone Limited (Vodafone) on 191 from a Vodafone Mobile or 08700 700 191* from any other phone. ACE can then register Your new Equipment for Your policy. This is really important as You will only be covered for Theft, Accidental Loss and Damage to the Equipment which contains Your Vodafone authorised SIM and which is registered with ACE.

What if You need to make a complaint?

ACE is dedicated to providing You with a high quality service, and wants to maintain this at all times. If You feel that ACE has not offered You a first class service or You wish to make an enquiry regarding this insurance, please contact Lifestyle Services Group Limited, which is the Administrator of the scheme by phone on 0333 304 3346, by email at Vodafone.insurancecomplaints@lifestylegroup.co.uk or write to them at: Vodafone Insurance, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

The Administrator will try to resolve Your concerns within 24 hours. If this is not possible they will acknowledge Your complaint within 5 working days of receipt and provide a final response within 8 weeks. If You are still not satisfied, You can approach the Financial Ombudsman Service (FOS) You will need to contact the FOS within six months of the final response from the Administrator. The FOS's contact details are South Quay, 183 Marsh Wall, London, E14 9SR. Tel. 0300 123 9 123 e-mail: enquiries@financial-ombudsman.org.uk

Details of compensation schemes

ACE is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that ACE cannot meet its obligations. The FSCS will meet 90% of the entire claim without any upper limit. Further details can be obtained from www.fscs.org.uk. Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel. 0800 678 1100..

Looking after Your Equipment

Your manufacturer's warranty protects You from faults in Your Equipment caused by design, material or workmanship. However, You're not covered for everything, which is why it's really important to look after Your Equipment. Keep it away from liquid, moisture and avoid other wear and tear by using a case and Your Equipment should last well.

*Vodafone standard call charges apply to calls from a Vodafone Mobile to 0870 or 0845 numbers. For call charge information please see www.vodafone.co.uk. Charges from networks may vary.

Terms and conditions

The important stuff

If Your Equipment has been Stolen, Accidentally Lost or Damaged during the Period of Insurance then subject to the following definitions, exclusions and terms and conditions ACE European Group Limited (ACE) will, at its discretion and in return for Your continued payment of the monthly premium, either repair Your Equipment or replace Your Equipment to an equivalent specification.

In the event that ACE replaces Your Equipment, then this may be by way of refurbished Equipment.

Where and when

Your Equipment is covered all the time it's with You in the UK, or if You've taken it temporarily out of the country, it will be covered for 60 consecutive days.

Which words mean what

a. Accidental Damage means physical breakage, destruction or failure of Your Equipment due to an unforeseen event which causes physical Damage to Your Equipment and that prevents it from operating correctly. Accidental Damage extends to include Damage as a result of Your Equipment being in contact with water and other liquids.

b. Damage / Damaged means Accidental Damage and Malicious Damage.

c. Accidental Loss / Accidentally Lost means where:

(i) You have accidentally or unintentionally left Your Equipment in any location and it has then disappeared; or

(ii) Your Equipment is in a known location, but You are not reasonably able to retrieve it; or

(iii) Your Equipment has disappeared and You are not sure how.

d. Administrator means: Lifestyle Services Group Limited, PO Box 395, Crewe, CW1 6WT.

e. Equipment means any voice Equipment or data device or USB Modem that has been supplied to You and which contains Your Vodafone authorised SIM. This will also include any accessory that fits with Your Equipment that has been supplied by Vodafone, but does not include any vehicle installation materials, fixed installation material, software and content downloads.

f. Excess means the amount which shall be paid by You following each successful claim.

g. Malicious Damage means where Damage is deliberately caused to Your Equipment by someone other than You.

h. Period of insurance refers to one calendar month, unless you have chosen a policy with a minimal initial duration in which case there is a minimum initial period of insurance of 6 months will apply – and thereafter additional periods of one calendar month up to a total of fifty-nine (59) months provided You pay the required premium or unless Your policy is cancelled within the terms of "Our conditions" below.

i. Theft or Stolen means the taking of Your Equipment by persons known or unknown with the intention of unlawfully and permanently depriving You of possession of Your Equipment.

j. You/Your means You, as long as You're over 18 years old, and any person who has been authorised by You to use the Equipment.

Things that are covered

You'll be covered in respect of Your Equipment which contains Your Vodafone authorised SIM for:

Theft or Accidental Loss – Your Equipment will be replaced with new or refurbished Equipment of a similar specification

Accidental or Malicious Damage – Your Equipment will be repaired or replaced with new or refurbished Equipment of a similar specification

Accessories – Up to £200 for accessories lost/Stolen or Damaged at the same time as Your Equipment

World wide cover – Up to 60 days per trip travelling abroad

Other users – Anyone authorised to use Your Equipment is also covered

Things that aren't covered

ACE shall not be liable for:

1. General – Applicable to all Theft, Accidental Loss and Damage cover

a. More than one claim per individual in any one calendar month.

b. The first £25 of every successful claim.

c. Loss of use or reconnection costs or subscription fees of any kind, any expense incurred as a result of not being able to use Your Equipment, or any loss other than the repair or replacement costs of Your Equipment.

d. Any claim for any iPhone.

e. The cost of:

(i) Charges for which the manufacturer, supplier or distributor are liable in accordance with their standard contractual obligations.

(ii) Any process of cleaning, repair, alteration, restoration, delay, confiscation or detention by order of any government public or Police authority.

f. Theft, Accidental Loss or Damage directly or indirectly caused by:

(i) War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;

(ii) Ionising radiations or contamination by the radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

(iii) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;

(iv) Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, terrorism means any act including but not limited to the use of force or violence or the threat thereof of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.

2. Theft

a. Theft of Your Equipment not equipped with Your Vodafone authorised SIM at the time of the incident, unless the SIM has been removed from Your Equipment for temporary and legitimate purposes;

b. Theft of Your Equipment not reported to the Administrator within 72 hours after discovery unless extenuating circumstances apply;

c. Theft from a vehicle unless forced entry to the vehicle is evident and Your Equipment has been secured in either the glove box or car boot. Proof will be requested that the vehicle has been forcibly entered;

d. Theft from any property not accompanied by evidence of forced entry or exit;

e. Theft of Your Equipment deliberately left away from Your person, unless reasonable precautions were taken to protect Your Equipment;

- f. Theft not reported to the Police within 72 hours after discovery, unless extenuating circumstances apply;
- g. Theft of any accessory, unless Your Equipment is lost as part of the same event.

3. Accidental Loss

- a. Any loss of Your Equipment not equipped with Your Vodafone authorised SIM at the time of incident, unless the SIM has been removed from Your Equipment for temporary and legitimate purposes;
- b. Any loss of Your Equipment deliberately left away from Your person unless reasonable precautions were taken to protect Your Equipment;
- c. Any loss of Your Equipment not reported to the Administrator within 72 hours after discovery unless extenuating circumstances apply;
- d. Any loss of any accessory, unless Your Equipment is lost as part of the same event.

4. Damage

- a. Any cosmetic Damage to Your Equipment including repairs to interior or exterior paintwork caused by scratching or chipping of paintwork or polished surfaces;
- b. Any Damage to Your Equipment arising as a result of You not keeping Your Equipment in a proper state of repair;
- c. Any Accidental Damage to Your Equipment not reported to the Administrator within 14 days after discovery, unless extenuating circumstances apply;
- d. Any Malicious Damage to Your Equipment not reported to the Administrator within 72 hours after discovery, unless extenuating circumstances apply;
- e. Any Malicious Damage to your Equipment not reported to the Police within 72 hours after discovery, unless extenuating circumstances apply;
- f. Any Damage to any accessory, unless Your Equipment is Damaged as part of the same event;
- g. Any Damage to Your Equipment caused by wear and tear, depreciation, insects, vermin, fungus or atmospheric or climatic conditions gradually operating cause;
- h. Any Damage caused by Your Equipment failing to correctly recognise data representing a date in such a way it does not work properly or at all;
- i. Any Damage to Your Equipment caused by a virus. For the purpose of this exclusion, 'virus' includes Trojan horses, worms, logic bombs or any program or software which prevents Your Equipment's operating system software or content download working properly or at all.

Our conditions

a. Term of cover

Period of insurance refers to one calendar month, unless you have chosen a policy with a minimal initial duration in which case the a minimum initial period of insurance of 6 months will apply. Following this, Your policy will renew automatically every month up to a maximum of 59 months unless terminated in accordance with ACE's conditions. If You terminate Your airtime agreement with Vodafone, Your entitlements and benefits under Your policy will end immediately without notice.

b. Indemnity

ACE may choose to either repair or replace Your Equipment (which may be by way of refurbished Equipment), and accessories with a Vodafone retail value of up to £200 or the cost to ACE of providing You with Equipment of an equivalent specification, as close as possible, in the opinion of ACE.

c. Reasonable precautions

You shall take all reasonable precautions to protect Your Equipment and keep it in a proper state of repair.

d. Not telling the truth

- (i) If You (or anyone acting for You) makes a claim under Your policy knowing the claim to be false or fraudulently exaggerated in any respect or 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 or make a claim in respect of any Theft, Accidental Loss or Damage caused by Your wilful act or with the intent to defraud ACE, then Your claim will be declined and Your policy will be cancelled without notice with no refund of premium;
- (ii) ACE may be entitled to recover from You the cost of any claim already paid under Your policy (if necessary the cost may be recovered through the instigation of court proceedings). ACE may also be entitled to recover from You the cost of any investigation into a fraudulent claim under Your policy (if necessary the cost may be recovered through the instigation of court proceedings) and;
- (iii) ACE may inform the Police, Government or regulatory bodies of the circumstances. Details of fraudulent claims will be put on a register of claims through which insurers share information to prevent fraudulent claims. A list of participants' names and addresses are available on request.

e. Making a claim

As soon as You discover any incident that You need to claim for under Your policy You must, if reasonably possible:

- (i) In the case of Theft or Malicious Damage, notify the Police (or if You are abroad, the local equivalent of the Police) within 72 hours of the discovery of the Theft, Accidental Loss or Malicious Damage and obtain a crime reference number or a Police report where available/required. You can contact the Administrator by calling on 0333 304 3346 or, if You are abroad calling +44 7836 191 191;
- (ii) In the event of any Accidental Loss claim under this policy, notify the Administrator as soon as possible but not later than 72 hours after the discovery of the Accidental Loss. You can do this by calling the Administrator on 0333 304 3346 or, if You are abroad calling +44 7836 191 191;
- (iii) In the event of any Accidental Damage claim under this policy, notify the Administrator as soon as possible but not later than 14 days after the discovery of the Accidental Damage. You can do this by calling the Administrator on 0333 304 3346 or, if You are abroad calling +44 7836 191 191;
- (iv) It is a condition precedent to liability of ACE that when any event occurs which gives rise to a claim under Your policy Your Equipment must be repaired or replaced by ACE or an authorised repairer nominated ACE. If You don't do this, any liability of ACE that would have arisen as a result of such claim shall be forfeited;
- (v) When You report the Theft or Accidental Loss of Equipment to Vodafone, ACE shall be entitled to request Vodafone to blacklist the Equipment;
- (vi) You may be asked to complete a Claim Form or provide additional information in order to progress Your claim. Failure to do so may result in Your claim being delayed.

f. Your age and where You live

You must be at least 18 years of age at the time of purchasing Your policy and a permanent resident in the United Kingdom at the start of Your policy and at all times during the Period of Insurance.

g. Letting ACE know if You change Your Equipment

If You change Your Equipment You must tell Vodafone. You can contact Vodafone on 191 from a Vodafone Mobile or 08700 700 191* from any other phone. ACE will not be liable for the cost of repairing or replacing any Equipment not registered with Vodafone under Your policy.

h. Cancelling Your policy

You have a right to cancel Your policy, which extends for 14 days from the later of:

- (i) The day You are informed that Your policy has commenced and;
- (ii) The day on which You receive the full terms and conditions of Your policy. On receipt of the notice You will receive a refund of any premiums already paid unless ACE has already been notified of a claim. You need to contact Vodafone on 191 from a Vodafone Mobile or 08700 700 191* from any other phone or write to: Vodafone Limited PO Box 549 Newbury Berkshire RG14 2DQ. After the initial 14 days, You or ACE may cancel Your policy by giving 30 days notice to each other. ACE won't refund the premium for the period Your policy was valid prior to such a cancellation including any minimum initial duration.

ACE will cancel Your policy in the event that 3 successful claims are made in any continuous 12 month period.

i. Changes to Your policy

ACE may alter the terms and conditions of Your policy, including but not limited to the premium, excess charges, claims processes or cancellation rights for future periods of cover at any time giving You no less than 30 days notice via a durable medium.

j. What to do if you're not happy with ACE

ACE is dedicated to providing You with a high quality service, and wants to maintain this at all times. If You feel that ACE has not offered You a first class service or You wish to make an enquiry regarding this insurance, please contact Lifestyle Services Group Limited (LSG) who act on behalf of ACE as Administrator of the scheme by phone on 0333 304 3346, by email at Vodafone.insurancecomplaints@lifestylegroup.co.uk or write to them at: Vodafone Insurance Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

The Administrator will try to resolve Your concerns within 24 hours. If this is not possible they will acknowledge Your complaint within 5 working days of receipt and provide a final response within 8 weeks. If You are still not satisfied You can approach the Financial Ombudsman Service (FOS) if You remain dissatisfied. You will need to contact the FOS within six months of the final response from the Administrator. The FOS contact details are: South Quay, 183 Marsh Wall, London, E14 9SR. Tel: 0300 123 9 123 or email them at enquiries@financial-ombudsman.org.uk

k. Demands and needs

Your insurance policy meets the demands and needs of an individual who wishes to purchase protection against the risks of Theft, Accidental Loss and Damage to their Equipment purchased or rented from Vodafone.

l. Your insurer

This insurance is underwritten by ACE whose main business is general insurance. ACE European Group Limited Registered No 01112892 is registered in England at Registered Office 100 Leadenhall Street, London, EC3A 3BP and Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found on the FCA's website by visiting <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.* It has appointed Vodafone as administration agents. Any claim under Your policy will be administered by LSG who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found on the FCA's website by visiting <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768* and both may use the resources of and assign obligations to other companies.

m. Details of compensation schemes

ACE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that ACE cannot meet its obligations. The FSCS will meet 90% of Your claim in full without any upper limit. Further details can be obtained from www.fscs.org.uk. Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100.

n. Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above.

o. Keeping Your personal data personal

ACE, Vodafone and the Administrator will use the information supplied during the formation and performance of Your policy for policy administration, customer services, paying claims and fraud prevention including passing details to other insurers and regulatory bodies. ACE, Vodafone and the Administrator may disclose information to its subsidiary companies, service providers, agents and suppliers for these purposes. All personal information supplied by You will be treated in confidence by ACE, Vodafone, the Administrator and their subsidiary companies, service providers, agents and suppliers. It will not be disclosed to any other third parties except where Your consent has been received, where permitted by law or regulatory requirements or to assist in the prevention and detection of fraud.

ACE may transfer Your personal information to a country located outside of the European Economic Area (EEA) for the purposes outlined above. If ACE transfers Your information outside the EEA it will take steps to ensure that Your privacy rights continue to be protected in accordance with the requirements of the Data Protection Act 1998.

Where You have provided information about another person in connection with the purchase and performance of Your policy You confirm that they have appointed You to act for them, that they have consented to the processing of their personal data and they have consented to the transfer of their information abroad. You also agree to receive on their behalf any data protection notices from ACE.

Individuals whose information has been supplied to ACE, Vodafone and or the Administrator have a right to ask for a copy of that information and to have any inaccuracies corrected. Telephone calls may be recorded to make sure instructions are correctly followed and for staff training purposes.

p. What laws apply

This policy is to be governed by English law. The courts of England and Wales shall have non-exclusive jurisdiction to settle any dispute that may arise in connection with this policy. ACE considers that English law is the basis for the establishment of relations with You before the conclusion of the contract.



A. J. Kendrick
President
ACE European Group Limited

* Vodafone standard call charges apply to calls from a Vodafone mobile to 0870 or 0845 numbers. For call charge information please see vodafone.co.uk. Charges from other networks may vary