

INSURANCE 2 GO – STANDARD COVER
CERTIFICATE OF MOBILE PHONE INSURANCE

THIS IS TO CERTIFY THAT in accordance with the authorisation granted under Contract CAL002 to the Undersigned by the **Insurers**, and in consideration of the Premium, the **Insurers** are hereby bound to **You** for the benefits set out herein, subject to the Terms, Definitions, Exclusions and Conditions specified in this Certificate.
In witness whereof this Certificate has been signed in London by



Mr P Kelsey
Director Citymain Administrators Ltd

1. THE INSURANCE

Theft, Accidental Damage and Unauthorised Calls following a valid Theft claim.

You are covered against the repair or replacement cost of **Your Telephone** in the event of **Theft or Accidental Damage** whilst in **Your** possession or that of **Your Immediate Family** during the **Period of Insurance**. You are also covered for **Unauthorised Calls** for up to a period of 24 hours after a valid **Theft** claim to a maximum of £1,000 including VAT. The maximum liability of the **Insurer** in respect of any one claim will be the replacement cost of the **Telephone** up to a maximum of £400.00 including VAT.

2. DEFINITIONS

The words or phrases described below shall have the following meaning wherever used in this Certificate.

Accessories

Items such as, but not limited to, carrying cases, battery chargers, hands-free mounting kits, USB cables etc.

Accidental Damage

The sudden and unforeseen accidental damage to the **Telephone** not otherwise specifically excluded from this Certificate of Insurance.

Administrator

Citymain Administrators Limited, P.O. Box 116, Ryde, PO33 2WX. Telephone number: 0844 576 2277.

Excess

The amount **You** must pay towards the cost of any claim and **You** must pay the **Excess** stated within this Certificate of Insurance for each and every claim.

IMEI Number

The International Mobile Equipment Identity Number which is the unique identification number that will be used to identify **Your Telephone**.

Immediate Family

Your spouse or partner, children, brothers, sisters (all over the age of 16) and parents permanently residing with **You**.

Insurer

This insurance is underwritten 100% by Lloyd's Syndicate 5820. Registered in England number 04434499. Registered Office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup Kent DA15 7EX. Jubilee Managing Agency Limited is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696.

Limit of Liability

The **Insurer's** maximum liability for any claim shall not exceed the maximum replacement value of **Your Telephone** at the time of replacement, up to a maximum of £400 including VAT. Should **Your** original **Telephone** no longer be available, the **Insurer** will replace it with the nearest functionally equivalent model. In respect of **Unauthorised Calls**, the limit shall be £1,000 inclusive of VAT.

Period of Insurance

The Insurance **You** have purchased shall be on either an annual or monthly basis as specified below and as confirmed in **Your** Certificate schedule:

ANNUAL: The Insurance commences at the time of purchase or renewal for a period of twelve months only, upon receipt of **Your** premium. The annual premium is the equivalent of 9 monthly payments, months ten, eleven and twelve are provided free of charge. The annual premium will be collected by the **Administrator** by Credit/Debit Card via Worldpay.

MONTHLY: The Insurance commences at the time of purchase by periods of one month upon receipt of **Your** monthly premium. After successful collection of nine consecutive monthly premiums in the first year, months ten, eleven, and twelve will be provided free of charge (applicable to the first year of cover only). The monthly premium will be collected by the **Administrators** by Direct Debit.

The Insurance will be terminated immediately if the **Insurer** does not receive **Your** monthly or annual premium(s) as appropriate.

Telephone

Your hand portable mobile telephone, excluding **Accessories** and car kit, as evidenced by relevant **Proof of Purchase** or exchange, which is no more than 6 months old at the time of the initial purchase of this insurance.

Proof of Purchase

The original purchase receipt provided at the point of sale that details the **Telephone** purchased, or similar documentation that provides proof that **You** own the **Telephone**.

Reasonable Precautions

All measures that would be reasonably expected of **You** to take to prevent or mitigate **Theft** or **Accidental Damage** of **Your Telephone**.

Territorial Limits

The United Kingdom and worldwide for a maximum of 30 days in any one year.

Theft

The unauthorised dishonest appropriation or attempted appropriation of the **Telephone** by another person with the intention of permanently depriving **You** of it.

Violent and Forcible Entry

Entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

Unattended

Whilst the **Telephone** is not being used or held by **You**, or on **Your** person, or **You** are not in a position to prevent interference to the **Telephone** other than when in a locked room or locked cupboard or glove compartment or boot in a locked vehicle as highlighted in Section 6.2, Security Requirements..

Unauthorised Calls

The cost of calls, messages and downloads made from **Your Telephone**, whilst not barred by the airtime provider within 24 hours of discovery of the **Theft** of **Your Telephone** occurring provided **Your** claim for **Theft** is valid.

You/Your

The person, company or partnership who has purchased **Telephone** insurance as described in this Certificate from Insurance 2 Go.

3. SPECIFIC THEFT EXCLUSIONS

1. Any **Theft** unless accompanied by a Crime Reference number. Lost Property numbers are not acceptable in support of a **Theft** claim.
2. Any claim involving **Theft** unless reported to the appropriate local Police authorities and the Network within 24 hours of discovering the incident.
3. **Theft** from an unattended vehicle unless the **Telephone** is completely hidden from view in a glove compartment or boot, **Violent and Forcible Entry** to the vehicle has been used and **You** have complied with the Security Requirements 6.1. A copy of the repairer's account for such damage to the vehicle must be submitted with any claim hereunder.
4. **Theft** of the **Telephone** from an unoccupied premises unless there is evidence of **Violent and Forcible Entry** to the premises and **You** have complied with the Security Requirements 6.2. A copy of the repairer's account for such damage to the premises must be submitted with any claim hereunder.
5. **Theft** of the **Telephone** left **Unattended** in a public place or a place to which the public has regular access.
6. **Theft** of the **Telephone** from the person unless force, pickpocket or threat of violence is used.
7. Loss of the **Telephone**.
8. **Theft** of the **Telephone** whilst on loan to any third party other than **Your Immediate Family**.
9. **Theft** of any additional equipment or **Accessories**.
10. **Unauthorised Calls** unless associated with a valid **Theft** claim.
11. **Theft** of Sim or PCIMA cards other than in respect of valid **Theft** claims where **Your** card was stolen with the **Telephone**.

4. SPECIFIC ACCIDENTAL DAMAGE EXCLUSIONS

1. **Accidental Damage** to the **Telephone** whilst on loan to any third party other than **Your Immediate Family**.
2. **Accidental Damage** to any additional equipment or **Accessories**.
3. Damage to or malfunction of the **Telephone** caused by or attributed to the operation of a software virus or any other software based malfunction.
4. **Accidental Damage** that occurs when the **Telephone** is **Unattended**.
5. Any breakdown of the **Telephone** whatsoever including breakdown caused by placing or using the **Telephone** in a location or environment that is not in accordance with the manufacturer's instructions.
6. Any claim arising from abuse, misuse or neglect.
7. Wear and tear or gradual deterioration of **Telephone** performance.
8. Cosmetic damage to include marring, scratching and denting.
9. Faulty or defective design, materials or workmanship or latent defect.
10. Routine maintenance, adjustment, modification or servicing.

5. GENERAL EXCLUSIONS

1. The **Excess**, as per the table below:

Claim circumstance	All Telephones
Any claim incident that occurs within 3 months of the commencement date of the insurance	£100.00
Any claim incident that occurs within 3 to 6 months of the commencement date of the insurance	£75.00
Any claim incident that occurs from month 6 onwards	£50.00

2. Where **Proof of Purchase** has not been provided.
3. Any **Telephone** older than 6 months at the time of purchase of the insurance as evidenced by the relevant **Proof of Purchase**.
4. Any claim where the **IMEI Number** cannot be determined from **Your Telephone**.
5. Costs which exceed the **Insurers** maximum liability of a replacement value of £400 including VAT in the event of a successful claim.
6. Any costs incurred in connection with the installation, removal or subsequent relocation of **Your Telephone** in or from a vehicle, including electrical or mechanical breakdown.
7. Not complying with the Claims Procedure section of this Certificate.
8. Any legal liability directly or indirectly caused by or contributed to or arising from:
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
9. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
10. Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
11. **You** are not covered for any other costs that are caused by the event which led to **Your** claim, unless specifically stated in this **Certificate**.
12. The VAT element of any claim if **You** are registered for VAT.

6. SECURITY REQUIREMENTS

6.1 Security requirements for vehicles

Theft of the **Telephone** whilst in a vehicle shall only be covered in the event that:

- a) The **Telephone** is completely hidden from view in a glove compartment or boot;
- b) All doors, windows and other vehicle openings have been closed, fastened and securely locked;
- c) All security devices installed have been operated;
- d) The vehicle has a valid motor insurance certificate, valid MOT certificate (where applicable) and has valid road tax.

6.2 Security requirements excluding vehicles

Theft or **Accidental Damage** of the **Telephone** shall only be covered in the event that:

- a) The **Telephone** is in a locked room or locked cupboard and any security devices have been operated;
- b) The premises are securely locked;
- c) All windows and doors are closed and locks activated where fitted.

7. GENERAL CONDITIONS

Cancellation

You may cancel this insurance at any time by giving notice of cancellation, in writing or by telephone, to the **Administrator**. Where **You** have purchased a rolling monthly **Period of Insurance** then cover will terminate at the end of the month for which **You** have paid **Your** premium (subject to **Your** 14 day Statutory right to cancel). Where **You** have purchased an annual **Period of Insurance** then the cover will terminate upon receipt of **Your** notice of cancellation by the **Administrator** (subject to **Your** 14 day Statutory right to cancel). The **Insurer** is entitled to cancel this insurance at any time by giving **You** not less than 30 days prior notice. If **You** have purchased an annual policy we will calculate the proportionate premium for the period that **You** have been insured and refund the balance provided **You** have not made a claim during the **Period of Insurance**. If a claim has been made during the **Period of Insurance** no refund of premium will be given.

Auto Renewals – Annual Policies Only

To make sure **You** have continuous cover under your policy we will automatically renew (auto renew) **Your** policy when it runs out, unless **You** advise us otherwise. **You** will be contacted up to 30 days before the renewal date of **Your** policy and we will tell you about any changes to the premium or the policy terms and conditions. If **You** do not want to auto renew **Your** policy, you just need to contact the **Administrator** on contact details provided in the renewal notice. If **You** do nothing then the renewal premium will be taken from the credit/debit card details provided at the time of the initial purchase. If the credit/debit card details have changed, **You** can contact the **Administrator** on 0844 576 2277 to amend the details. **You** can advise the **Administrator** about any changes to **Your** policy details or decide not to use the auto renew service at any time by calling 0844 576 2277.

Replacement Equipment

Should **You** replace **Your Telephone** with a new **Telephone** the **Insurer** will consider transferring the benefit of the insurance but **You** must advise the **Administrator** of the make and model of the new **Telephone**. An official purchase invoice showing details of the new **Telephone** must support this. The benefit will be transferred from the date confirmed by the **Administrator**.

Reasonable Precautions

You and **Your Immediate Family** are required to take all **Reasonable Precautions** at all times.

Fraud

If any fraudulent claim is made or if any fraudulent means or devices are used under this policy, all benefits hereunder shall be forfeited. We may inform the police and/or any other law enforcement agency about the circumstances of such a claim.

Claims

In the event of any incident which may give rise to a claim, **You** must follow the Claims Procedure detailed below.

If **You** have insured a mobile phone with a replacement value exceeding £400 including VAT, **You** will be responsible for the additional costs above this limit in the event of a successful claim that results in a replacement handset.

Law

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this Insurance shall be subject to English Law.

8. CLAIMS PROCEDURE

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures will invalidate **Your** claim.

Important: If **You** or **Your Immediate Family** are not in possession of **Your Telephone** **You** should contact **Your** airtime provider within 24 hours of discovering the incident to place a call bar on the **Telephone**.

Theft Claims

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Crime Reference number and a copy of the Police Crime report.

Accidental Damage Claims

You must keep all parts of **Your Telephone** and return it for inspection in accordance with the **Administrators** instructions. The **Telephone** remains **Your** responsibility until it has been received by the **Administrators**.

All Claims

You should notify the **Administrator** on 0844 576 2277 within 48 hours of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, within 48 hours of returning to the United Kingdom).

Once **You** have obtained a claim form from the **Administrator**, **You** should complete the form fully and return it in accordance with the **Administrators** instructions, and in any event within 30 days of notifying the claim incident together with any requested supporting documentation including:

- **Excess** payment, Police Crime Reference Number (where applicable), proof of **Violent and Forcible Entry**, **Proof of Purchase** that includes the **IMEI Number**, details regarding any **Unauthorised Calls** (where applicable) or any other requested documentation.

The **Administrator** will assess **Your** claim, and providing **Your** claim is valid, will authorise the repair or replacement of the **Telephone** as appropriate.

On the monthly policy only, if **You** make a claim within the first 6 months of commencement of the insurance we must be in receipt of 6 monthly premiums before the repair/replacement can be authorised. Collection of any outstanding payments will be taken at the time of the claim and can be paid by credit/debit card over the phone or by sending a cheque to the **Administrator**. **Your** direct debit will be suspended until month 7 onwards and will continue on a monthly basis thereafter in accordance with **Your** direct debit instruction. However, if at the time of paying the outstanding payments, there is insufficient time to suspend **Your** next direct debit payment it will be taken as the month 7 payment and **Your** direct debit will recommence in month 8.

9. YOUR STATUTORY RIGHT OF CANCELLATION

You have a right to cancel this insurance by giving notice of cancellation within 14 days of the receipt of Confirmation of Insurance Cover to the Administrator in writing at P O Box 116 Ryde PO33 2WX or by calling 0844 576 2277 and quoting Your Telephone number. If You do not exercise this right to cancel then Your rights and those of the Insurer to cancel this insurance cover thereafter are set out in Section 6 (GENERAL CONDITIONS) above.

10. DATA PROTECTION ACT 1998

It is understood by **You** that any information provided to the **Administrator** and the **Insurer** regarding **You** will be processed by the **Administrator** and the **Insurer**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

11. CLAIMS SERVICE

It is always the intention to provide **You** with a first class service when **You** make a claim. However, if **You** are not happy with the service please in the first instance write to the Customer Services Manager of the **Administrator**. If **You** are not satisfied with the response **You** may then ask the Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime Street, London EC3M 7HA to review **Your** case and ultimately **You** may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

12. PREMIUMS AND CLAIMS – YOUR RIGHTS

When handling premium payments from **You** that are due to the **Insurers** and when handling any claim **You** make, the **Administrator** acts as an authorised agent of the **Insurers**. This means that when **You** pay a premium to the **Administrator** it is deemed to have been received by the **Insurers** and that any valid claim **You** make is not deemed to have been settled by the **Insurers** until **You** have actually received a repaired or replacement phone.

13. FINANCIAL SERVICES COMPENSATION SCHEME

The Financial Services Compensation Scheme will usually cover at least 90% of **Your** insurance benefits if the **Insurers** become insolvent or are unable to meet their obligations. Further details are obtained from the Financial Services Compensation Scheme website <http://www.fscs.org.uk/> or by phone at 020 7892 7300. Alternatively, **You** may write to: Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN.