

## **B2B Cover - Frequently Asked Questions and Important Information**

### **► Demands and Needs Statement**

Insurance 2 Go does not offer advice or recommend insurance. You should decide before purchasing whether the terms of this insurance policy meet your demands and needs for mobile phone insurance.

- Am I under 16?
- Do I require additional risks to be covered other than those detailed in the policy document?
- Am I already covered by another type of insurance policy?
- Do I live permanently outside the UK?

If you can answer 'no' to all of the above, your demands and needs are those of a mobile phone owner who wishes and needs to ensure their mobile phone insurance needs are met now and in the future.

### **► What is the handset insured for?**

Theft, Loss, Accidental Damage, Breakdown and Unauthorised Calls up to £500, as part of a valid theft claim. Additionally worldwide protection for up to 30 days in any one year and use by immediate family (if over the age of 16 years) who permanently reside with the user.

The policy will cover your handsets providing they are no more than 12 months old at the time of purchasing the insurance.

### **► When does the insurance policy end?**

The insurance is for a period of 12 months from the date of purchase or renewal. The policy will continue until you cancel it with us by email, fax, post or telephone. This does not affect your 14 day statutory right to cancel.

Please note that if you do cancel the policy, the handset will no longer be covered against any major eventualities that the policy covers (such as theft, loss, accidental damage or unauthorised calls).

Cover will terminate upon receipt of your notice of cancellation by the Administrator and providing there has been no successful claim then you will receive a pro rata refund of the premium (subject to your 14 day Statutory right to cancel).

### **► Will the policy automatically renew after the 12 month period?**

We will contact you to provide you with details on how to renew the policy for a further 12 months.

### **► Can I insure the handsets if I live outside the UK?**

Unfortunately this is not possible; however, the policy offers worldwide cover for up to 30 days in any one year.

### **► How do I cancel the insurance policy?**

You may cancel the insurance within 14 days of purchase without penalty and we will provide a full refund providing there have been no successful claims during the 14 days. After 14 days, the policy may be cancelled at any time.

Please note that if you do cancel the policy, the handset will no longer be covered against any eventualities that the policy covers (such as theft, loss, accidental damage or unauthorised calls).

You may cancel the insurance with us at any time, by giving notice of cancellation, by email, fax, post or telephone. See **Contact Us**. Cover will terminate upon receipt of your notice of cancellation by the Administrator and providing there has been no successful claims you will receive a pro rata refund of the premium (subject to your 14 day Statutory right to cancel).

### **► How do I get another copy of the policy documents?**

Simply **Contact Us** and we will be able to send you a duplicate copy of your documents by email or post.

► **If I have a question or query what do I do?**

If your question or query is not answered in this list – please **Contact Us**.

► **How long will it take for someone to reply to my question or query?**

Please allow 48 hours for us to respond to you. If you have not received a reply please **Contact Us**.

► **How do I make an insurance claim?**

In the event of making an insurance claim, please contact our Client Services Team on 0844 576 2277 within 48 hours of discovering the incident who will take your details and arrange for your phone to be repaired or replaced as necessary.

If you are aware that the handset has been stolen or maliciously damaged, this must be reported to your service provider to bar the line and the police within 24 hours of discovering the incident and a crime reference number obtained.

In the event of loss you should report the handset missing to the establishment in which the handset was lost. If the handset has been lost on a form of public transport, it should be reported to the relevant authority. If lost in a public place, then the handset should be reported as lost property to the police within 24 hours of discovering the incident.

► **What is involved in making an insurance claim?**

After notifying us of your claim, we will post a claim form to you, which you need to complete and return to us by post along with payment details for your excess charge within 30 days of notifying the claim. Please follow the instructions on the form.

► **Can I make a claim on behalf of someone I know?**

Due to the Data Protection Act, you cannot claim on behalf of another individual.

► **How can I report theft or malicious damage to the police?**

You should either contact your local police station or the police station local to where the incident happened.

► **How long will it take for my claim to be processed?**

If your claim is due to Theft or Loss please allow 3 working days, from the date we receive notification, for your insurance claim to be processed.

If your claim is due to Accidental Damage or Unauthorised Calls please allow 5 to 7 working days for your insurance claim to be processed, from the date we receive your notification.

► **How can I check the status of my insurance claim?**

To check the status of your insurance claim please **Contact Us**.

► **Am I still covered if I upgrade/change my handset?**

If you change or upgrade your handset, you can easily change the policy accordingly. All you need to do is **Contact Us** and our Client Services Team will amend your details. Your new handset will be covered from the day you notify us of the change providing the handset is no more than 12 months old at the time of the amendment, as evidenced by the relevant proof of purchase.

► **How do I make a complaint?**

We welcome all queries and questions. Please contact us at:

► **Email:** [info@insurance2go.eu](mailto:info@insurance2go.eu)

► **Fax:** 0844 576 2333

► **Post:** Insurance 2 Go, PO Box 116, Ryde, PO33 2WX

► **Tel:** 0844 576 2277 Monday to Friday 9:00am-5:30pm

Please be assured that we treat each enquiry confidentially and that we will endeavour to answer you as fully and promptly as possible. Any information provided will only be used for the purpose for which it was submitted.

At Insurance 2 Go, Customer Service is our number one priority. It is always our aim to investigate and resolve customer problems as quickly as possible. However, we do appreciate that at certain times you may feel it is necessary to make a complaint. If you wish to do so, in the first instance please email or write to us via the details listed above.

In your correspondence, please ensure that you state your name, address, mobile number and daytime contact telephone number.

We will strive to resolve your complaint immediately or at least by the close of business the working day following receipt of your complaint. However, should it prove impossible to reach a solution within that timeframe, you will be sent a letter acknowledging receipt of your complaint within 5 working days, stating who will deal with it and outlining our complaints procedure. Once we have resolved your complaint, we will issue a final response in writing.

If you are not satisfied with our response, you can refer your complaint for independent assessment, within 6 months, to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

## Important Information

The Sale of Goods Acts lay down several conditions that all goods sold by a trader must meet. The goods must be of satisfactory quality, as described and fit for purpose.

Your statutory rights are limited which is why we offer insurance (not just an extended warranty) specially designed to protect your mobile phone (but not e.g. accessories or car kits), against the risks of theft, accidental damage (including water damage), breakdown, loss and unauthorised calls following a valid theft claim whilst being used in the United Kingdom (and worldwide for a maximum of 30 days in any one year) by you as the person who purchased it or your spouse or partner or any of your children, brothers, sisters (all over the age of 16) and parents who permanently live with you.

The Mobile Phone Insurance offered on this site is underwritten by certain Lloyd's syndicates managed by Jubilee Managing Agency Limited. 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. Because the cover is insured you may be entitled to compensation from the Financial Services Compensation Scheme for 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.

Other Insurance (including some elements of household insurance) may be available for your mobile phone other than from the insurer whose cover is offered on this site.

Your mobile phone insurance will not be automatically terminated in the event of a claim being made.

Like all policies, there are some things this insurance does not cover. Importantly these may include; inappropriate use, wear and tear or gradual deterioration of the phone, cosmetic damage to the phone, claims not accompanied by a Crime Reference Number, any claim made in excess of 48 hours of discovering the event or from return to the UK where the incident occurred outside of the UK any claim form not returned within 30 days of notifying the claim, and any claim where the user is under the age of 16. Any handset more than 12 months old at the time of purchasing the insurance, as evidenced by the relevant proof of purchase. There is an excess on each and every claim as specified in the policy document. The maximum liability for any claim cannot exceed the replacement value of your phone. Theft claims will not be paid unless reported to the appropriate local Police authority and your Network within 24 hours of discovering the incident and if the theft is from an unattended vehicle unless the vehicle is locked and the phone is completely hidden from view within a glove compartment or boot, from unoccupied premises unless there is evidence of forced entry, from the person unless force, or threat of violence is used or if the theft is in a public place if you leave the phone unattended. You are required to take all reasonable precautions to protect the phone against theft, loss or damage.

Premiums will be as confirmed and agreed by you at the time of purchase and will be collected by Insurance 2 Go.

You have a right to cancel the insurance by giving written notice of cancellation within 14 days of the receipt of confirmation of insurance cover to the Citymain Administrators Limited ("the Administrator") at P O Box 116 Ryde PO33 2WX quoting your mobile phone 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 that you may cancel this insurance at any time by giving notice of cancellation, in writing or by telephone, to the Administrator. Cover will terminate immediately on receipt of your cancellation.

If you need to make a claim under the insurance, please contact the Administrator at the above address or on 0844 576 2277.

## Contact Us

You will find most questions answered in Frequently Asked Questions. Please read there first before continuing below.

We welcome all queries and questions. Please contact us at:

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Please be assured that we treat each enquiry with confidentiality and that we will endeavour to answer you as fully and promptly as possible. Any information provided will only be used for the purpose for which it was submitted.

For further information please see our Policy Documents and information.