

Mobile Phone Insurance and Technical Support



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1. Mobile phone and Technical Support policy wording

In this document you will find everything you need to know about your mobile phone insurance and technical support.

Please read this carefully to make sure this policy is right for you. If you have any questions, then go to Chase.Assurant.co.uk or call 0800 912 4273.

This policy makes up an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. Lifestyle Services Group Limited is part of the Assurant group of companies. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

2. Registering your Mobile Phones

You don't have to register your mobile phones, but if you do it will be easier to make a claim if something goes wrong.

This can be done by going to Chase.Assurant.co.uk or by calling 0800 912 4273.

You will need the following information when registering:

| | |
|----------------------|------------------|
| Mobile Phones | Make |
| | Model |
| | IMEI Number |
| | Telephone Number |

To process a claim, we will need to check that the mobile phone belongs to you or a family member (please see section 3, '**Who is this policy designed for**', for what we mean by family member). You might need to give some proof of ownership that confirms the make, model, IMEI/Serial number and in some cases the mobile phone's memory size.

This might be documents from your network provider, like the original documents for your contract, or a document showing the mobile phone is being used with that network. You might also need to provide a receipt from when you bought the mobile phone. If you don't have any proof of ownership, we may reject your claim.

3. Who is this policy designed for?

This policy will cover you or a family member if your mobile phone is lost, stolen, accidentally damaged or breaks down, including if it's faulty. We'll cover the cost of fixing the mobile phone or replacing it if the mobile phone isn't already covered by another insurance policy.

When we say 'family member' we mean you, your partner/spouse and all children who have not reached the age of 18 or not reached the age of 24 if in full time education, living at your home address.

You will need to pay an excess for every accepted claim, further details on excess payments can be found in section 5 '**What you are NOT covered for**' of this policy. You should consider this excess when deciding if this policy is suitable for you.

Your claim might be rejected if you take risks with your mobile phone which you wouldn't normally take if it wasn't insured. Further details can be found in section 5 '**What you are NOT covered for**'.

We do understand that the circumstances of every claim may be quite different, and we'll take this into consideration when we review your claim.

4. What you are covered for

| Summary | Description |
|---|--|
| Mobile Phones that are owned by you or your family members | <p>Cover for mobile phones that are owned by you or your family members. Each item is covered up to £2,000 (including VAT) per mobile phone.</p> <p>To be covered under this insurance policy your mobile phone must be in full working order before you take out this policy. Any SIM enabled mobile phone should be able to connect to the network. You cannot make a claim on a mobile phone which has already been damaged, lost or stolen before you buy this insurance.</p> <p>If you are unsure of whether your mobile phone can be insured, please call us on 0800 912 4273.</p> |
| <p>Your mobile phone and SIM card is covered worldwide against:</p> <ul style="list-style-type: none"> • Loss • Theft • Damage • Breakdown (including faults) | <p>If your mobile phone is damaged or breaks down, we'll either repair or replace it.</p> <p>If you can't send us the damaged or faulty mobile phone to support a damage or breakdown claim, we'll treat it as a claim for a lost mobile phone.</p> <p>If your mobile phone is lost or stolen, we will replace it.</p> <p>Replacements:</p> <ul style="list-style-type: none"> • This is not 'new for old' insurance, and replacement devices will come from fully refurbished stock (not brand new). • Before we send any mobile phone to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All mobile phones will come with a 1-year warranty. • We will attempt to replace your device with one of the same colour, but we cannot guarantee to do this or replace any limited or special edition Devices. • If we cannot replace your device with one of the same make, model and specification we will contact you to discuss alternative devices of similar specification. <p>Any replaced or repaired phone will only be sent to a UK address.</p> |
| Unauthorised call charges for successful loss or theft claims | <p>If your mobile phone is lost or stolen and you discover you have been charged for calls, texts, or data because of someone else using your phone, you'll be covered for the bills your network charges you.</p> <p>You'll be covered for these network charges up to 24 hours after you discover it has been lost or stolen. The amount will be up to:</p> <ul style="list-style-type: none"> • £2,000 (including VAT) for contract phones • £250 (including VAT) for Pay As You Go ("PAYG") phones |

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| | <p>For example, your mobile phone may have been stolen at 5am on Tuesday but you didn't realise it was missing until 11am on Wednesday. If this happened, you'd be covered for charges made between 5am on Tuesday and 11am on Thursday.</p> <p>We may need copies of network bills for mobile phones on a contract, or proof of credit 'Top-up' on PAYG phones to support your claim. If you need a replacement SIM card and are charged by your network, we will repay you.</p> |
| Accessories up to the value of £250 (including VAT) | <p>Your accessories may get lost, stolen, or damaged at the same time as your mobile phone, or they may no longer be compatible with your mobile phone because we've replaced it. If this happens, we'll replace them with similar accessories. If this isn't possible, we'll get in touch with you to talk about a different solution.</p> <p>In this policy, an 'accessory', is something that's used with your mobile phone to charge or protect it, or to make it more useful, versatile, or attractive. An accessory might be a case, screen protector, headphones, a charger, or a Bluetooth headset. This is not a complete list and is intended to provide examples of what we mean by an accessory. Accessories are not covered and may not be claimed for independently of your mobile phone.</p> |
| Technical Support | <p>Technical support provides you with unlimited over the phone technical support, which can be accessed should you encounter technical difficulties with your mobile phone along with any other connected devices in your household, such as Tablets, MacBooks/Laptops, Smart Watches.</p> <p>This product is designed to provide you with a service which assists you in resolving technical challenges remotely. If we are unable to resolve a technical issue with your mobile phone, you may be able to claim for your mobile phone through this policy.</p> |

5. What you are NOT covered for

| Summary | Description | | | | | | | | | | | | | | |
|---------------------|--|--------------------|---------------------------|---------------------------------|--|--------------------|-------------------|--------|------|-----|-----|--------|-----|-----|-----|
| Excess | <p>You will need to pay an excess every time you make a successful claim. The excess amount will depend on the following:</p> <ul style="list-style-type: none">• The phone tier your mobile phone is in,• The type of claim (whether you are claiming for loss/theft or breakdown/ damage). This is shown in the table below: <table><tr><th rowspan="2">Phone Tier</th><th rowspan="2">Loss or Theft replacement</th><th colspan="2">Breakdown or damage replacement</th></tr><tr><th>Go To Store repair</th><th>Send To Us repair</th></tr><tr><td>Tier 1</td><td>£100</td><td>£75</td><td>£75</td></tr><tr><td>Tier 2</td><td>£75</td><td>£50</td><td>£60</td></tr></table> <p>Tier 1 phones carry a higher excess contribution due to the higher costs of repairing or replacing the phone as part of your claim settlement. We will periodically review the mobile phones that sit within Tier 1 and Tier 2 in order to take account of new models and any changes to the costs of repairing or replacing the phone. This review may result in some mobile phones moving from Tier 1 to Tier 2 and a lower excess will apply. A mobile phone in Tier 2 will never be moved into Tier 1.</p> <p>You can find out the current excess amounts for your mobile phone before you claim by visiting chase.assurant.co.uk/pages/excess-fees or by calling 0800 912 4273.</p> <p>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</p> | Phone Tier | Loss or Theft replacement | Breakdown or damage replacement | | Go To Store repair | Send To Us repair | Tier 1 | £100 | £75 | £75 | Tier 2 | £75 | £50 | £60 |
| Phone Tier | Loss or Theft replacement | | | Breakdown or damage replacement | | | | | | | | | | | |
| | | Go To Store repair | Send To Us repair | | | | | | | | | | | | |
| Tier 1 | £100 | £75 | £75 | | | | | | | | | | | | |
| Tier 2 | £75 | £50 | £60 | | | | | | | | | | | | |
| Additional Services | <p>We may be able to offer our additional repair and replacement services. Eligibility for these services will be determined by your chosen delivery address, availability of the make and model of your mobile phone and the time of day that your claim is accepted. If we can provide this service, it will carry an additional charge of £50 on top of your claim excess. The additional repair and replacement services are optional services which you are not required to take.</p> | | | | | | | | | | | | | | |
| Cosmetic damage | <p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice, but these aren't covered by this policy. We will only fix your mobile phone when it isn't working, or if the screen damage could injure someone or damage the mobile phone even more. For example, a scratched screen on a mobile phone would not be covered but a cracked screen would be covered.</p> | | | | | | | | | | | | | | |

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| <p>Loss, theft, or damage because of not taking care of your mobile phone</p> | <p>We know how important your mobile phone is to you, and we expect that you will take care of it. If you don't take care of your mobile phone, then we may not pay your claim.</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> • Not deliberately leaving your mobile phone somewhere it is likely to be lost, stolen or damaged. Just think, would you leave your wallet or purse there? • If you need to leave your mobile phone somewhere, then we expect you to lock it away out of sight if possible. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place. • Making enquiries to find your mobile phone if you think you have lost it. <p>We may not pay your claim if you deliberately leave your mobile phone where others can see it, but you can't, and it's then lost or stolen.</p> <p>We will always consider where you were and what you were doing when we assess whether you have taken care of your mobile phone. If we believe you have not taken care of your mobile phone, and have deliberately taken a risk with it, we may reject your claim.</p> <p>The following are examples of incidents where we have rejected a claim for not taking care:</p> <ul style="list-style-type: none"> • leaving your mobile phone somewhere you can't see it, but others can. • leaving your mobile phone on display in your car. • leaving your mobile phone in the care of someone you don't know well. • if you're at the gym and you leave your mobile phone on a bench in the changing rooms, rather than taking it with you or locking it in a locker. • if you're in a café or pub, and you leave your mobile phone on the table when you go to the bar instead of taking it with you. • intentionally damaging your mobile phone. <p>All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being rejected. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.</p> |
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| Contents of your mobile phone | <p>We only cover the mobile phone; we don't cover the contents on your mobile phone.</p> <p>This means that any pictures, software, downloads, apps, music, or any other content is not covered by this policy, so make sure you back up your phone regularly. We only cover the mobile phone; we don't cover the contents.</p> <p>This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses because of these acts.</p> |
| More than 4 claims in any 12-month period | <p>We insure your mobile phone for up to a maximum of 4 accepted claims in any 12-month period.</p> <p>If you have 4 successful claims in any 12-month period, your insurance will continue but you will not be able to make any further claims for loss, theft, damage and breakdowns that happen before the anniversary of the first successful claim.</p> <p>For example, if you make a successful claim on 1st January and a further 3 successful claims on 1st May, 1st June and 1st October you will not be able to make any further claims against this policy for any further incidents that happen prior to the 1st January of the following year.</p> |
| Mobile phones bought for over £2,000 | <p>If you paid more than £2,000 for your mobile phone it cannot be covered under this insurance.</p> |
| Other losses | <p>We don't cover any other costs, damages or losses that can't be fixed by the repair or replacement of your mobile phone. We don't cover any loss of earnings or similar types of loss or damages.</p> |
| Any device that is not a mobile phone | <p>This policy is only for mobile phones. This means we only cover handheld devices that are primarily designed to make and receive mobile phone calls.</p> <p>This policy is not for tablet computers, smart watches, or other wearable technology.</p> <p>If you are unsure whether your mobile phone would or would not be covered, please contact us so we can let you know.</p> |
| Modifications | <p>If your mobile phone has been modified in any way, we will only replace the mobile phone, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your mobile phone looks or works from the original specifications. This includes things like being unlocked from a network or other software changes, adding gems and/or precious metals.</p> |

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| Counterfeit mobile phones | <p>We do not cover any mobile phones that are fake/counterfeit copies of genuine mobile phones made by other companies. We also do not cover mobile phones that are created by using parts from different mobile phones (regardless of whether such parts are genuine).</p> <p>If you make a claim for a mobile phone that falls into any of these categories, we'll return it to you unrepaired and reject your claim.</p> <p>If we discover your mobile phone is fake/counterfeit after we've replaced it, we'll return it to you and take back the replacement.</p> |
| Third Party Repair and Servicing | <p>We do not cover for repairs, services or modifications to your mobile phone that has been carried out by anyone other than our approved repairers.</p> |
| Mobile phone sent by postal services | <p>If you are sending your mobile phone to us (or our nominated provider) by post or courier, you need to make sure it is sent using a tracked postal service which provides insurance coverage for if your mobile phone is lost or damaged during sending.</p> |
| Losses incurred because of the sale of your mobile phone | <p>We do not cover any loss of your mobile phone, or any loss of money expected from any transaction, from the sale or trade of your mobile phone. This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your mobile phone, such as:</p> <ul style="list-style-type: none"> • Waiting for payment (including waiting for cheques to clear) before releasing your mobile phone, • Using a secure payment service, • Not accepting cash payments from people you don't know (who could be using forged banknotes), and; • Ensuring your mobile phone is sent using a reliable and suitably insured delivery service. |
| Any incident prior to the start date of your insurance | <p>This insurance policy will start on the date set out in your Confirmation of the Cover letter.</p> <p>Any incident which would result in you needing to make a claim that happened before this initial date is not covered. We may ask for evidence or contact your network directly to verify that the mobile phone was being used after the start date of this policy.</p> <p>If we are unable to validate the mobile phone was being used, then we may reject your claim.</p> |

6. What you should do if your mobile phone is faulty, gets lost, is stolen, breaks down or is damaged

| Summary | Description |
|---|--|
| If your mobile phone is faulty | <p>If your mobile phone is faulty, we may be able to resolve the issue through our technical support service. If we are unable to resolve your technical issue, you may be able to claim via this policy (mobile phones only).</p> <p>Please see section 7, 'How to make a claim' for more information.</p> |
| If you have one, tell your network provider as soon as you can | Contact your network to block the SIM card and stop it being used by someone else. |
| Report lost and stolen mobile phones to the police as soon as you can | <p>We will need a police crime reference number before we can assess/pay any claim for theft of your mobile phone.</p> <p>Sometimes mobile phones are found and handed in to the police.</p> |
| Report it to the place you believe it has been lost in or stolen from | Often lost or stolen mobile phones are found and handed in. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your mobile phone was lost or stolen from. |
| Try to recover your mobile phone | If your mobile phone has the functionality, activate any location finder app or software if your mobile phone has it installed. This may also let you to lock and wipe the data stored on it. Do not attempt to retrieve your mobile phone if you believe it to have been stolen or are unfamiliar with the location. If you suspect it has been stolen, report this to the police. |
| Other documents | <p>We may ask for information and documents to assess your claim. This could include documents to show when the mobile phone was last used, when any loss or theft was reported to your network, or to check your identity. Assurant will confirm what information and documents are needed, if anything, during the claims process.</p> <p>Documents needed for evidencing your proof of ownership of your mobile phones, needs to confirm the make, model, memory size, colour and IMEI number of your mobile phone.</p> <p>If you have any problems in getting any supporting documents we need, please contact us so we can help guide you on how to get these. You can do this online at Chase.Assurant.co.uk or by calling us on 0800 912 4273.</p> |

7. How to make a claim

| Summary | Description |
|-------------|---|
| Step One: | <p>You should tell us about your claim as soon as you can after discovering the incident. You can do this online at Chase.Assurant.co.uk or by calling us on 0800 912 4273.</p> <p>There may be times when our online service is unavailable (for instance; upgrades to the service, maintenance etc.). When this is the case claims will need to be made by telephone.</p> |
| Step Two: | <p>We will walk you through our simple claims process and tell you what information you will need to provide for us to be able to assess your claim. For mobile phones we will need to know the IMEI number.</p> <p>You may be asked to provide extra information to progress your claim. This could be proof of ownership of your mobile phone and/or documents from your network showing that it was being used.</p> |
| Step Three: | <p>You will need to pay your excess for every approved claim before we can arrange the repair or replacement of your mobile phone. Your excess can be paid by credit or debit card (we do not accept American Express cards or Diners Club cards).</p> |
| Step Four: | <p>If your claim is approved, we will either repair your mobile phone or send you a replacement.</p> <p>In the event of your mobile phone being lost or stolen we will blacklist the mobile phone to prevent it from being used.</p> <p>When sending any items for repair, please ensure that you have removed any locking mechanism (e.g.'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can progress. We may not be able to complete a claim until we can confirm the security features have been removed.</p> |

8. What you need to know about the claims process.

- When you send us your mobile phone, please don't send in your SIM, memory card or any other accessories that don't relate to the claim. If you do, we won't be able to send them back. We are unable to recover and return these items.
- When your mobile phone is received, all remaining data on your phone will be erased as part of the claims process.
- Repairs will be made using readily available parts, or we may provide remanufactured products. These may include parts that are of similar or equal specification, and these may include unbranded parts. This cover is on top of any manufacturer's warranty that applies to your mobile phone. Nothing in this policy is intended to affect your rights under your manufacturer's warranty or your statutory rights
- If any lost or stolen mobile phones are recovered after the claim is approved, they will belong to us. You must send them to us straight away. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- If the mobile phone that you have sent to us breaks copyright or trademark laws your claim will be rejected, and your mobile phone returned to you unrepairs. This might happen because the mobile phone has been made in a similar style to another company, or if it's made from parts of other mobile phones.
- Lifestyle Services Group Limited handle all claims on behalf of the insurer.

If you're unhappy with the claim decision, we want to hear from you as soon as possible. Please follow the complaints process set out in section 10, '**Making an enquiry or complaint**'.

9. Technical Support

Technical support gives you unlimited over the phone help for your mobile phone and connected devices in your household. This covers questions and/or issues you may have for devices such as Tablets, MacBooks/Laptops, Smart Watches etc. We support you with:

- Connectivity - Bluetooth ®, Wi-Fi
- Setup and installation of the device, software and apps.

This product is designed to resolve technical issues remotely and does not offer a repair service. If we are unable to resolve your issue, you may be able to claim via your mobile phone insurance (mobiles only). If the fault is due to a third-party e.g. network, broadband or electricity supplier, we are unable to support until such services have been restored.

If you need any technical support as set out above, please contact the technical support team on 0808 156 5808.

Technical Support Opening Hours:

Monday – Friday 8:00am – 8:00pm

Saturdays and UK Bank Holidays 9:00am – 6:00pm

Closed on Sundays

10. Making an enquiry or complaint

We will always try to be fair and reasonable. If you're not happy with the service you've received, please let us know, so we can do our best to put it right. We will do everything possible to make sure that your query is dealt with quickly.

You can contact us by any of the following methods:

- Customer helpline: **0800 912 4273**
- Email: **UK.Complaints@assurant.com**
- Write to: **Chase Mobile Phone Insurance, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Cheshire, CW1 6UN.**

Please quote your mobile phone number in any correspondence so we can call you to talk about your problem or complaint.

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

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to the Financial Ombudsman Service. You can contact them at:

- Freephone: 0800 023 4567.
- Call: 0300 1239 123 – standard rates apply.
- Email: complaint.info@financial-ombudsman.org.uk Web: financial-ombudsman.org.uk
- Write to them: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

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

11. Tell us when your mobile phone details change

Let us know if you change your mobile phone, so that it's easy to claim in the future, and to be sure your policy stays up to date.

You can do this by:

- Visiting - Chase.Assurant.co.uk
- Calling - 0800 912 4273

12. Keeping your personal details up to date

If any of your personal details change, you will need to contact Chase as soon as possible. Examples of the changes you should tell Chase about include a change to your address or your name.

13. Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

If we determine, at our sole discretion, that you are engaged in or are connected to fraudulent activities or pose a risk that exceeds our risk appetite, we reserve the right to share this information with Chase who will/may cancel your insurance coverage accordingly. Alongside this we also reserve the right to share your details with our other providers with a recommendation to cancel any other active policies.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information is provided, then we may:

- Reject the claim.
- Chase may/will cancel your policy.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details on to your bank; network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with several industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.
- Provide law enforcement agencies with access to use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or facilities.
- To prevent and detect fraud.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0800 912 4273 for details of the relevant fraud prevention agencies.

14. Price of your insurance

This insurance is provided as a benefit of Chase Protect and the cost is included in the monthly fee that you pay to Chase for Chase Protect.

15. Duration of this policy

Cover starts immediately on the date of purchase and will continue until one of the following events:

- You cancel your plan
- Chase cancels your plan
- Chase terminates the cover provided through the plan

16. Cancelling your insurance

You have the right to cancel this policy (which is part of the Chase Protect package of products) at any time. To cancel Chase Protect please contact Chase. If a refund is due, this will be confirmed by Chase.

Your policy may also be cancelled if you have provided false or inaccurate information.

17. Law that applies

The laws of England and Wales applies to this policy, and you can take legal action concerning this policy in the English courts. If you live in Scotland, you can take legal action concerning this policy in either the Scottish or the English courts. If you live in Northern Ireland, you can take legal action concerning this policy in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

18. If we need to change the terms of this policy

If we need to change the terms, we will give you thirty (30) days' notice in writing to your last known address. This will only be for valid reasons such as:

- Responding proportionately to changes in the law or decisions of the Financial Ombudsman Service,
- To meet regulatory requirements, industry guidance or codes of practice,
- To reflect other cost increases or reductions associated with providing cover.

19. Financial Services Compensation Scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim, with no upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 020 77414100 or 0800 6781100 or by visiting their website at www.fscs.org.uk.

20. Information about the Insurer

This Policy has been arranged and administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer Assurant General Insurance Limited (Financial Services Register No. 202735).

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

21. Data Protection - A summary of how we handle your personal information

Assurant General Insurance Limited is the insurer of your and the controller of your personal information in the context of the Mobile Phone Insurance and technical support. For details of how we use your personal information, please view our privacy notice, available online at: chase.assurant.co.uk/pages/privacy-policy. If you are unable to access our website and wish to receive a copy of our privacy notice, please contact us using the contact details below.

What personal information we collect and process about you

We collect your name, postal address, phone number and e-mail-address, date of birth, device information (make, model, device identifier and IMEI number), policy number, policy details, bank and payment card account information.

You may decide whether to share this information. If you do not provide this information, then you may not be able to access or use certain aspects of the cover.

As part of the technical support, and with your permission, the technicians will request information about your device and any issues you may have. The technicians will only access this information for troubleshooting purposes and during the time of the session.

Why we process your personal information

We process your personal information to provide you with your insurance policy, handle claims and any requests relating to your policy.

Your rights and choice

You have several rights concerning your personal information. You can ask for a person to review an automated decision, and in certain circumstances to request:

- access the personal information we hold about you
- correction of your personal information
- deletion of your personal information
- restriction or objection to us processing your personal information
- receive your personal information in a portable format

If you wish to submit your privacy right request, please go to the following link: www.assurant.com/dataprotection/eu

If you want to find out more or exercise these rights, contact us by

- Writing to: Data Protection Officer, Assurant General Insurance Limited, Emerald Buildings, Westmere Drive, Crewe, CW1 6UN
- Email: DataProtectionOfficer@assurant.com