

O₂ Insure Standard

What you need to know

o2.co.uk

Telefónica O2 UK Limited, 260 Bath Road, Slough SL1 4DX.

Registered in England No. 1743099. Registered Office as above.

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We're better, connected



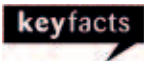
Welcome to O2



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We've got it covered



Welcome to your O₂ Insure Standard Policy. Here's where we quickly summarise the benefits of the Policy you've chosen. Then on page 4 you'll find all the important terms and conditions – please read these and keep this booklet safe.

Things to note

- Unless you've chosen to pay your premium for 12 months in advance, your Policy is renewable every month
- O₂ Insure Standard covers your Mobile Phone and Accessories purchased from O₂
- Your Policy is underwritten by ACE European Group Ltd

More about your policy Significant benefits and exclusions of your policy

Benefits

- Accidental damage – including water damage
- Theft
- Loss
- Worldwide cover – excludes international delivery (replacement handsets sent to UK addresses only)
- £25 worth of accessory cover

Exclusions

- We will not cover the first £25 of each successful claim (excess fee) – see Exclusion 1
- We will not cover theft when your mobile phone has been left unattended in a public place – see Exclusion 3
- We will not cover loss where your mobile phone has been left unattended in a known location – see Exclusions 2, 3 & 4
- We will not cover the cost of repairs that fall within the manufacturers' warranty – see Exclusion 13
- This contract only covers your registered device while connected to and containing your registered O₂ sim card and mobile number – see Airtime Agreements/Use of sim cards

What to do if your phone is lost, stolen or damaged

You must contact O₂ Customer Services and the relevant authorities within 48 hours if your mobile is lost or stolen, or within 14 days if your handset is accidentally damaged. See full details below.

To contact O₂, call the number printed on the top of your monthly bill or find your Customer Services number at o2.co.uk/abouto2/contactus. If you're unable to find your Customer Services number, call 0870 241 0202 (free from O₂ Pay Monthly mobiles/charged at national rate if using a landline, an O₂ Pay & Go mobile or another network's mobile) and we will get you talking to the correct person.

If your mobile is...	Step 1	Step 2	Step 3
Stolen (must be completed within 48 hours)	Call O ₂ to bar your mobile phone	Contact the Police to obtain a crime reference number	Call O ₂ to submit your claim
Lost (must be completed within 48 hours)	Call O ₂ to bar your mobile phone	Where possible, contact the relevant authority (i.e. Transport for London) to obtain a loss reference number	Call O ₂ to submit your claim
Maliciously damaged (must be completed within 48 hours)	Contact the Police to obtain a crime reference number	Call O ₂ to submit your claim	
Accidentally damaged (must be completed within 14 days)	Call O ₂ to submit your claim		

Getting tough on Crime

At O₂ we're committed to working closely with the Police to ensure that mobile phone thieves can't benefit from their crimes.

Blocking stolen phones

You'll be relieved to hear that if you're ever unlucky enough to be parted from your mobile phone, we have the technology to stop your phone from being operable across all mobile networks. This is done by blocking the phone's IMEI number (this is a 15-digit number which is unique to your phone and identifies it from all the others in the world – it stands for International Mobile Equipment Identity) which effectively renders it useless.

Bluebook

Now your mobile is insured, you can protect the stuff inside it too.

Bluebook stores all your photos and messages and backs up your contacts so you never lose them, even if your mobile is lost or damaged.

Its free to register and easy to use.

- Once registered all texts and picture messages are automatically backed up online by Bluebook
- Your stored contacts can be transferred to another phone, as long as it is Bluebook compatible.
- Upload stored messages and photos from your mobile
- Share your stuff with friends
- It's all password protected and totally secure

Sign up to Bluebook so you won't lose your memories even if you lose your mobile.

[Go to www.o2.co.uk/bluebook](http://www.o2.co.uk/bluebook)

Your O₂ Insure Standard Policy

We're pleased You chose O₂ Insure Standard. You'll find everything You need to know about Your insurance Policy right here.

What all the phrases mean

This glossary explains what all the phrases mean when used in this Policy.

You/Your

This refers to the customer aged 18 or over whose name appears on the O₂ airtime application form and / or the letter with this document and any person authorised by that customer to use the Equipment.

We/Us/Our

O₂ Insure Standard is underwritten by ACE European Group Ltd.

Claim

A request by You for any of the entitlements and benefits under this Policy.

Excess

The amount payable by You towards each successful Claim.

Premium

The amount You agree to pay Us in return for the entitlements and benefits of the cover.

Period of Cover

Where You've opted to pay the Premium by monthly instalments, provided Your payments are up-to-date, the Period of Cover is one calendar month. If You've paid Your annual Premium in advance, the Period of Cover is 1 year. O₂ Insure Standard will provide cover for a maximum of 5 years.

Equipment

The insured device, excluding accessories, where the IMEI (International Mobile Equipment Identity, the phone) and the sim card is in use and registered with O₂.

Theft or Stolen

Taking Your Equipment without Your permission with the intention of permanently depriving You of it.

Damage

Physical destruction or failure of Your Equipment due to external forces which prevents it from working properly.

Loss/Lost

Unexplained Loss of the Equipment.

Law & Language

This Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. All communication of and in connection with this Policy shall be in the English language.

What You are entitled to with O₂ Insure Standard

Section 1 – Damage, Theft or Loss

If Your Equipment is Damaged, Lost or Stolen, in return for paying Your Premium, We, subject to the terms, conditions and exclusions below will, at Our discretion either:

1. Repair the Equipment
2. Replace the Equipment with a product of similar specification

Section 2 – Accessory Cover

If You make a successful Claim and We replace Your Equipment, We will also replace any accessories purchased from O₂ up to a total retail value of £25 as long as You make Your Claim for accessories at the same time and You have proof of purchase.

Section 3 – Replacement Equipment

If You make a successful Claim, We will wherever possible replace Your Equipment with a model of a similar specification – this might be a different model from a different manufacturer and may also be a reconditioned phone.

Exclusions

This Policy doesn't cover You for the following:

1. The first £25 of each successful Claim.
2. Theft or Loss from an unlocked vehicle unless forced entry to the vehicle is evident and reasonable care has been taken to conceal the Equipment. We will request proof that the vehicle has been forcefully entered.
3. Theft or Loss from a place where the public has easy, unrestricted access.
4. Unattended Theft or Loss from any property not accompanied by evidence of forced entry or exit.
5. Damage, Theft or Loss caused by leaving equipment on the roof, bonnet, boot or any exterior part of a vehicle.
6. Normal wear and tear or deterioration, depreciation, rusting or oxidation, atmospheric or climatic conditions.
7. Damage resulting from alterations, maintenance including cleaning and restoring, repairs, faulty or defective design.
8. Any loss suffered relating to depreciation in value.

9. Any costs for calls made during the period Your Equipment was Lost or Stolen.
10. Any costs for repairing or replacing aerials, batteries or chargers where these items are the only part of the Equipment Lost, Stolen or Damaged.
11. Any Damage caused by a wilful act of negligence by You or another person with Your permission.
12. Confiscation by any government or public authority.
13. Cost of repair or replacement where covered by the relevant manufacturer's guarantee or warranty.
14. Costs incurred in the Equipment being routinely serviced, inspected, adjusted or cleaned.
15. A Claim previously unsuccessful under this Policy.

General Conditions

These conditions apply to all sections of this Policy.

War risks

Any Damage, Loss or Theft as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, terrorism, rebellion, revolution or military or usurped power isn't covered by this Policy.

Residence

You're only entitled to the benefits of this Policy if you are a resident of the UK during the Period of Cover.

Where You are covered

You are protected against Damage, Loss or Theft anywhere in the world. Your Claim will be considered on Your return to the UK.

Making a Claim

1. You must report any Loss or Theft to O₂ using the number detailed on Your O₂ bill or the customer service number found at o2.co.uk/abouto2.co.uk/contactus within 48 hours of discovering the Theft or Loss. If we request that You need to fill in a Claim form, We will send You one which You need to complete and send back to Us within 30 days.
2. Please tell Us as soon as possible, but at the latest within 14 days, if Your Equipment is Damaged.
3. Report any Theft, Loss or malicious Damage to the Police or relevant authority within 48 hours of discovery and keep documentary evidence, such as a Police report, with your Claim.

We can take proceedings at Our own expense and for Our own benefit but in Your name to recover any payment We've

made for replacing Your Equipment and accessories. We are also entitled to receive all necessary information, documentation and assistance from You. We can contact O₂ to confirm that You have a current Policy and that You have notified them about the incident.

Settling Your Claim

If Your Equipment is Damaged and We have decided to repair rather than replace, We'll be responsible for collection, repair and delivery costs only. You will incur a delivery and administration charge if You're not able to take delivery at the arranged time and place.

In the event of a Claim for Theft or Loss We will take all reasonable steps to prevent further use of the Equipment, including blocking the IMEI number.

Duty of Care

You should take reasonable precautions to protect Your Equipment against Loss, Theft and Damage and use and maintain it in accordance with the manufacturer's instructions.

Airtime Agreements/Use of sim cards

You are responsible for all costs associated with keeping Your Equipment fully operational including line rental, prepay

vouchers and call costs. This Policy only covers the Equipment while connected to and containing Your registered sim card as arranged through O₂. If you disconnect or change Your network or service provider, Your entitlements and benefits under this Policy will end immediately.

Your Damaged Equipment

If We replace Your Equipment or accessories, the originals become Our property and You will need to return them to Us. We will provide You with instructions for returning Your original Equipment at the time of reporting Your Claim. If You fail to return Your Damaged Equipment We will charge You for the cost of the replacement We have sent You.

Salvage

We won't replace Your Damaged Equipment unless You have it, with the IMEI or serial number panel, together with charger and all other accessories provided with the Equipment when You bought it and can return it back to Us.

Confidentiality

We won't pass any details about You, Your Equipment or accessories to any third party except Our appointed agents and any claims administrator appointed by Us without Your permission. This is with the exception of

when We are required to do so by law or in connection with any investigations where fraud, deception or illegality is suspected.

Please note that in order to assist the Police reduce mobile phone crime, We may pass information about Your Claim on to the Police or other relevant authorities.

Changes and alterations

You must let us know of any changes to Your Equipment. If not, Your entitlements and benefits will be forfeited. This includes You selling, transferring ownership or disposing of Your Equipment or accessories; You cancelling Your airtime agreement or You modifying Your Equipment or changing it for any reason other than under a manufacturer's warranty exchange scheme or Claim under this Policy.

Material Disclosure

It is your responsibility to provide complete and accurate information to us when you take out Your Policy and throughout the life of Your Policy. It is important that you ensure all statements You make on your Enrolment Form, over the telephone, on Claim forms and other documents are full and accurate. Please note that if You fail to disclose any material information to Us, this could invalidate your insurance cover and could

mean that part or all of a Claim may not be paid.

Deception, Fraud and Illegal Use

This Policy is void at Our discretion in the event of misrepresentation, deception or non-disclosure. If a fraudulent Claim is made, entitlements and benefits will be forfeited and information may be forwarded to the Police, government or other regulatory bodies.

The Policy is also void in the event that the Equipment is used wholly or partly in the course of, or to facilitate a criminal activity.

Terms of Cover

Cover starts immediately when You enter into the contract and continues for the Period of Cover. Where You've opted to pay Your Premium monthly, the renewal is automatic, subject to Your continued payment of the Premium providing there's no break in the Period of Cover.

Where You've opted to pay monthly, this Policy is subject to a maximum of 59 renewals. If You pay annually in advance, the contract is subject to a maximum of four renewals.

The terms and conditions of the renewed contract are the same as the original unless

We advise You otherwise. If there's a break in the cover due to the Premium not being paid and You subsequently pay the Premium, We may not accept the renewal and will return the Premium to You.

Changes to terms and conditions

We may alter the terms and conditions of the contract, including the Premium, for future Periods of Cover at any time giving You no less than 30 days notice in writing at Your last known address.

Cancellation

Non-payment of the Premium will be taken as a request by You to cancel the Policy and cover and all benefits will end. We're under no obligation to tell You if We haven't received payment.

You can cancel Your Policy within 14 days from the date that You receive full Policy documents without penalty and We will refund any Premium paid providing You haven't made a Claim within this time.

Both You and Us can cancel this Policy at any time after the initial 14 day period by giving 30 days notice. If You pay Your Premium annually in advance, We will refund the amount for the unexpired Period of Cover following receipt of Your notice of cancellation.

Cancellation due to a Claim

If Your Equipment is replaced as a result of a Claim, We might choose not to continue the entitlements of this Policy on Your replaced Equipment. If We decide not to, We will write to You within 30 days of replacement. No refunds of any Premium will be made in respect of this cancellation.

Data Protection

We will use the information supplied during the formation and performance of this Policy for Policy administration, customer services, paying Claims and fraud prevention. We will keep this information for a reasonable period, insofar as it is necessary for these purposes. Where sensitive personal data has been disclosed, including any medical or criminal record information, We will also use this information for the above purposes.

We may also transfer certain information to countries that do not provide the same level of data protection as the UK for the above purposes. Where We do so, a contract will be in place to ensure the information transferred is protected. Individuals whose information has been supplied to Us have a right to ask for a copy of that information and to have any inaccuracies corrected. We may record telephone calls to make sure We follow instructions correctly and for staff training purposes.

When personal or sensitive data is supplied to Us about third parties other than You, both during the formation and performance of this Policy, We assume that those third parties consent to the supply of this information to Us for processing this data, including sensitive personal data, and to the transfer of their information abroad. We will also assume that the supplier of the information is authorised to receive, on their behalf, any data protection notices.

Demands and Needs

This insurance Policy meets the demands and needs of an individual who wishes to purchase protection against the risks of Theft, Loss or Damage to Equipment purchased from O₂.

General Information

This Policy is underwritten by ACE European Group Ltd whose main business is general insurance. ACE is registered in England, No 1112892, 100 Leadenhall St, London, EC3A 3BP; FSA registration FRN202803. It has appointed O₂ as administration agents, and both may use the resources of and assign obligations to other companies. Your Policy is administered by Marsh Ltd. ACE and Marsh are authorised and regulated by the Financial Services Authority. Full details can

be found on the FSA's Register by visiting www.fsa.gov.uk/register or Tel: 0845 606 1234.

Complaint Procedures

We are dedicated to providing You with a high quality service, and want to maintain this at all times. If You feel that We have not offered You a first class service or You wish to make an enquiry regarding O₂ Insure Standard, please contact your normal O₂ customer service number (listed on your O₂ bill or the customer service number found at o2.co.uk/abouto2.co.uk/contactus) or write to O₂ Insure, Marsh Ltd, Mail Point 28M, Mayland House, Mayland Rd, Witham, CM8 2UP, clearly stating Your name, address, mobile phone number and customer account number. If You are still not satisfied, You may write to the following: O₂ Insurance Coordinator, ACE European Group Ltd, 100 Leadenhall Street, London EC3A 3BP.

ACE is a member of the Financial Ombudsman Service (FOS) and You can approach them for assistance if You remain dissatisfied with our response. The FOS contact details are FOS, South Quay, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800.

email: enquiries@financial-ombudsman.org.uk



ace europe

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 the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk. Contact details are: Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN. Tel 020 7892 7300

ACE European Group Ltd is a member of Association of British Insurers, 51 Gresham St, London, EC2V 7HQ. The Association of British Insurers is an association for insurance companies, which produces codes of practice for the industry.

A handwritten signature in black ink, appearing to read 'Andrew Kendrick'.

Andrew Kendrick
Chairman and Chief Executive Officer,
ACE European Group Ltd.

