

O₂ Insure Premier for iPhone®

This policy summary is essential reading. Whilst it does not contain the full terms and conditions of your insurance policy (please refer to your policy document), it sets out a summary of your cover and the significant exclusions. If you have elected to pay your premiums monthly, this policy is automatically renewable. Where you have elected to pay in advance, your policy is valid for 12 months. The maximum duration of your policy is 5 years. Your cover includes your Mobile Phone and Accessories. Your insurance policy is underwritten by ACE European Group Ltd.

Significant benefits and exclusions of your policy

Benefits

- Accidental damage – including water damage
- Theft
- Loss
- Worldwide cover – includes free international delivery
- £200 worth of accessory cover

Exclusions

- The following Excesses will apply
 - In respect of an insured iPhone 3GS 8GB, the Excess applicable for the first successful claim will be £50, the second successful claim, £75 and the third and any further successful claim £100 – see Exclusion 1
 - In respect of an insured iPhone 4 16GB, the Excess applicable for the first successful claim will be £75, the second successful claim, £100 and the third and any further successful claim £125 – see Exclusion 2
 - In respect of an insured iPhone 4 32GB, the Excess applicable for the first successful claim will be £100, the second successful claim, £125 and the third and any further successful claim £150 – see Exclusion 3
- We will not cover theft when your mobile phone has been left unattended in a public place – see Exclusion 5
- We will not cover loss where your mobile phone has been left unattended in a known location – see Exclusions 4, 5, 6 & 7
- We will not cover the cost of repairs that fall within the manufacturers' warranty – see Exclusion 15
- 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

Should you wish to cancel

If you cancel the policy within 14 days of receiving your O₂ Insure documents and you have not made a claim, you will not be charged. If you cancel after 14 days, just call O₂ Customer Services, giving 30 days' notice, and you will only be charged for the time you were covered – see Cancellation.

What if you change your mobile

You'll need to call us if you ever change or upgrade your mobile. Only mobile phones and accessories registered with O₂ Insure are covered.

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 at the top of your monthly bill, or find your Customer Services number at o2.co.uk/abouto2/contactus

Alternatively, you can dial 0870 241 0202 (free of charge from an O₂ mobile or charged at the national rate from a landline).

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	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		

How to complain

ACE is 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 this insurance, please contact O₂ Insure at Codestorm House, Walton Road, Farlington, PO6 1TR

If you are still not satisfied, please contact ACE by writing to: O₂ Insurance Coordinator, ACE European Group Ltd, 100 Leadenhall Street, London EC3A 3BP

ACE is a member of the Financial Ombudsman Service (the FOS) who can be approached for assistance should you remain dissatisfied. The FOS's contact details are: South Quay, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800
e-mail: enquiries@financial-ombudsman.org.uk

Details of compensation schemes

ACE is a member of the Financial Services Compensation Scheme (the 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. Their contact details are: Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN. Tel: 020 7892 7300



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