

# Mobile Phone Insurance

## Demands and needs statement

This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering **your phone** against theft, loss, damage, **electrical or mechanical breakdown** and airtime abuse wherever **you** are in the world. You have been informed of the details of the Policy in the Summary of Cover, including the main benefits, main exclusions and limits of the cover, and are not aware of any other insurance policy that you currently have that makes this Policy unsuitable. **You** are aware of **your** obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the summary of cover, and can cancel this insurance at any time should you decide that the cover is no longer suitable.

## keyfacts<sup>®</sup>

## Summary of Cover

### Policy Summary

As a benefit of being a Lloyds TSB Silver current account holder, **you** can choose to register for exclusive insurance to cover **your mobile phone** with Lifestyle Services Group Limited. This section gives a summary of the cover provided. Full terms, conditions and exceptions are detailed within the Policy Document section on pages A35-40.

### This Policy covers – main benefits:

- the cost of replacing **your phone** in the event of:
  - loss
  - theft
- the cost of repairing (or replacing where **your phone** cannot be repaired) **your phone** in the event of:
  - accidental damage
  - water and liquid damage
  - malicious damage
  - **electrical or mechanical breakdown**
- **unauthorised calls** up to £1,500 including VAT per claim for airtime contract **phones**, and up to £300 including VAT per claim for pay-as-you-go **phones**
- **accessories** up to the value of £250 including VAT per claim, where lost or stolen at the same time as the phone or replacement of **accessories** incompatible with a **phone** replaced as a result of a valid claim
- **phones** up to a maximum original retail cost or value of £2,000 including VAT
- one **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account

- wherever **you** are in the world, repair or replacement will be arranged upon return to the UK
- a maximum of two successful claims per account in any 12-month period.

Full details can be found in section D of the Policy Document section.

### This Policy does not provide cover for – main exclusions:

- the Policy **excess** of £30 for each successful claim, payable by **you**
- theft of **your phone** and **accessories** from an unattended motor vehicle, unless it is secured in a closed glovebox or locked boot
- theft of **your phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to or exit from the premises
- theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than your **family** members, have access
- theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else other than a family member
- any **incident** which occurs within the first 15 days after **you** register the details of **your phone** and/or **SIM card**.

Full details can be found in sections I, J and K of the Policy Document section.

### Price

This Policy is provided as a benefit of **you** being a Silver current account holder. The cost is an inclusive part of **your** standard monthly fee.

### To register your mobile phone

To take advantage of this Mobile Phone Insurance, you can:

1. Complete the registration form at the time of taking out **your** Silver current account
2. Log on to the website at any time: [www.lloydstsb.com/mobilephone](http://www.lloydstsb.com/mobilephone) or
3. Phone Lloyds TSB Silver Membership Services on **08456 031 839\*** selecting the mobile phone option:  
**Monday to Friday 8am-8pm**  
**Saturday and Sunday 9am-6pm**

**You** will need to provide the following details:

- **your** name and address
- **your** Silver current account number and sort code
- the make and model of **your phone**
- **your mobile phone** number
- **your phone's IMEI number** (this can be identified by keying in \*#06# on the keypad of **your phone**).

Once registered **you** will be sent a **certificate** or an SMS message. **Your** cover will commence 15 days after **you** register for **Mobile Phone** Insurance. **You** will not be able to make a claim for any **incident** which occurs within the first 15 days after registration. In the event that **you** do not receive **your** Mobile Phone Insurance **certificate** or an acknowledgement by text message within 15 days of registering **your mobile phone**, please call **08456 031 839\***

### Cancellation

**You** have the right to cancel this Policy at any time, which will have immediate effect, as the cover is provided as a benefit of being a Lloyds TSB Silver current account holder. If the connected Lloyds TSB Silver current account is cancelled this Policy ends.

Please refer to section L of the Policy Document section.

### To make a claim

When making a claim in respect of **your mobile phone**, please follow these simple steps:

1. **You** must inform the Police within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim, obtaining an appropriate incident reference number.
2. **You** must call the airtime provider within 24 hours of discovering any loss or theft to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made.
3. **You** must register a claim by contacting Silver Membership Services on **08456 031 839\*** within 48 hours of discovering any **incident** for which **you** wish to claim.
4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to sections E, F and G of the Policy Document section.

### Enquiries/Complaints

Should **you** have an enquiry or complaint **you** can contact Lifestyle Services Group Limited by telephoning Silver Membership Services on **08456 031 839\*** selecting the mobile phone option. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section N of the Policy Document section.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the Policy. The contract is written in English and all communication by **us** with **you** will be in English.

### Compensation Scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on 020 7892 7300 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

### Status Disclosure

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by phoning **08456 606 1234**.

If **you** need to register a complaint please contact:

Customer Relations Department  
Lifestyle Services Group Limited  
PO Box 390  
CREWE CW1 6ZP

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if we cannot meet our obligations.

Calls received by or made from Lifestyle Services Group Limited may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

# Mobile Phone Insurance – full terms and conditions

## Policy Document

These are the terms and conditions of **your** Mobile Phone Insurance available to **you** as part of **your** Silver current account benefits. Lifestyle Services Group Limited provides the **services** under this agreement and have arranged the insurance cover with London General Insurance Company Limited.

The Policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

**Your** Policy is based on the information **you** gave **us** verbally or otherwise about **you** and **your** personal details when **you** registered for the insurance. This Policy Document details what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited (**we/us/our**) deals with the administration of this insurance and the handling of claims. **We** will handle claims and hold money on behalf of the **Insurer**.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

**You** can request another copy of this document. The document is available in large print, audio and Braille. If **you** would like a copy in any of these formats please call Silver Membership Services on **08456 031 839\*** selecting the mobile phone option.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

## A) Registration Process

To enjoy the benefits of this Policy, **you** must have registered **your** details and **mobile phone** with **us**. Please call Loyds TSB Silver Membership Services on **08456 031 839\*** selecting the mobile phone option, or visit [www.lloydstsb.com/mobilephone](http://www.lloydstsb.com/mobilephone)

**You** must inform **us** if **you** have changed the **phone** already registered, or **you** wish to cover a different phone. The **phone** will not be covered for the period of 15 days after **you** register it. If **you** would like to cover an alternative phone, **you** must advise **us** of the change as soon as possible. **You** can register one **phone** per account holder, up to a maximum of two **phones** for a joint account. **Phones** must be the property and responsibility of the account holder(s).

## B) Definitions

### Accessories

All accessories up to a combined retail price of £250 including VAT (**proof of purchase** must be provided with **your** claim). The retail price will be retailer's standard selling price applicable on the original day of purchase.

### Administrator

Lifestyle Services Group Limited. Contact details can be found in section P

### Certificate

Certificate of Mobile Phone Insurance (applicable where issued).

### Electrical or mechanical breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical, or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

### Excess

The first £30 of a successful claim which **you** have to pay.

### Family

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided with for at least six months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only is considered to be living at the same permanent address.

### IMEI Number

**International Mobile Equipment Identity Number** – The unique serial or identification number that **we** will use to identify **your** phone.

### Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the Police within the given timescales. **You** must obtain an appropriate incident reference number.

### Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in section P.

### Mobile Phone/Phone

The handset and **SIM card** specifically identified by the **IMEI number** and **mobile phone** number. The handset is a device which can be used for making and receiving telephone calls and may include, for example, mobile phones, smart phones, PDAs and similar capable devices. The **phone** must be the property of an account holder. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

### Proof of Purchase

The till receipt provided at the point of sale that details the **phone** and/or **accessories** purchased, or similar documentation that provides proof that **you** own the **phone** such as a **mobile phone** statement which shows the **IMEI number**.

### Services

The work **we** undertake for the benefit of Silver current account holders, in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

### SIM Card

**Subscriber Identity Module Card** – The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** account. The SIM card will not be covered unless it has been inserted into the SIM card slot of the **phone**.

### Unauthorised Calls

Unauthorised calls, messages and downloads made from **your phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid loss or theft claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. To make a claim for loss of call credit that cannot be transferred to **your** new pay-as-you-go **phone**, **you** must provide a letter from **your** airtime provider to confirm they will not transfer the credit.

### We/Us/Our

The **administrator**.

### You/Your

The Lloyds TSB Silver current account holder or both account holders where a joint account exists.

### C) Price

This Policy is provided as a benefit of **you** being a Silver current account holder. The cost is an inclusive part of **your** standard monthly fee.

### D) Cover

The Policy covers:

1. One **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account. The **phone** must be your property or responsibility. Each **phone** is covered up to a maximum original retail cost or value of £2,000 including VAT. The **mobile phone** is identified by the **IMEI number** and the **mobile phone** number.
2. The cost of replacing the **phone** as a direct result of loss or theft.
3. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage has been caused by **electrical or mechanical breakdown**.
5. The cost of **unauthorised calls** made, up to a maximum of £1,500 per claim, including VAT, for airtime contract **phones** and up to £300 per claim, including VAT, for pay-as-you-go **phones**.
6. The replacement of **accessories**, up to a combined retail price of £250 per claim, including VAT if:
  - they are stolen or damaged at the same time as the **phone**, or
  - **we** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the new phone.

7. Cover wherever **you** are in the world. Repair or replacement will be arranged upon **your** return to the UK.
8. A maximum of two successful claims per account in any 12-month period.

### E) How to make a claim

If **your phone** is lost, stolen or maliciously damaged, please follow these simple steps:

1. Call **your** airtime provider within 24 hours of **you** discovering loss or theft, to bar **your SIM card**. Doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for an incident reference number within 24 hours of **you** discovering loss, theft or malicious damage.
3. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning Silver Membership Services on **08456 031 839\*** selecting the **mobile phone** option:

### To make a claim:

1. Visit **our** website at [www.lloydstsb.com/mobilephone](http://www.lloydstsb.com/mobilephone) to register **your** claim online

or

2. Contact Silver Membership Services on **08456 031 839\*** selecting the mobile phone option:

**Monday to Friday** 8am-8pm  
**Saturday and Sunday** 9am-6pm

Please be ready to confirm **your mobile phone** number.

### Airtime providers' numbers:

3	<b>07782 333 333</b>
BT Mobile	<b>08000 322 111</b>
O2	<b>08705 214 000</b>
Orange	<b>07973 100 150</b>
T-Mobile	<b>0845 412 5000</b>
Virgin Mobile	<b>08456 000 789</b>
Vodafone	<b>07836 191 191</b>

### F) Conditions on making your claim

1. **You** must contact **us** to make a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by contacting Silver Membership Services on **08456 031 839\***
2. **You** must inform the airtime provider and the Police within 24 hours of discovering any loss, theft, or malicious damage for which **you** wish to make a claim, obtaining the appropriate incident reference number.
3. **You** must complete and return the claim form to **us** within 14 days of receipt, ensuring that **you** have followed the procedure detailed on the claim documentation.

4. **You** must return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. **You** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
  5. **You** must ensure that no one but **our** approved agents carries out repairs to, or maintenance of, the **phone** or **accessories**.
  6. **You** must provide **proof of purchase** for **your phone** and **accessories**.
  7. To support **your** claim for **unauthorised calls** incurred on an airtime contract, **you** must provide the monthly **mobile phone** bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.
  8. To support **your** claim for **unauthorised calls** or loss of call credit on a pay-as-you-go **phone**, **you** must provide proof of **your** outstanding call credit from **your** airtime provider, or proof of **your** last three top-ups to **your phone**.
  9. To assess **your** claim for damage to **your phone**, **we** will need to inspect **your phone** in its damaged state. **Your** claim may not be dealt with if **your phone** is repaired by anyone other than **us**.
  10. **You** must pay the £30 Policy **excess** when **you** make a successful claim.
- G) What will happen when your claim is approved**
1. **We** may settle **your** claim, at **our** option, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
  2. Replacement **phones** and **accessories** will come from new or refurbished stock. In the event that the same model/colour is not available, the replacement will be of a similar specification and quality, **you** will be contacted by **us** to confirm the **phones** that are available. It may not be possible to connect **you** to the same **mobile phone** number.
  3. If the **SIM card** has been lost, stolen or damaged, **you** will need to contact **your** airtime provider to request a replacement. If **you** are charged for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
  4. If **your phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to **your** airtime-provider for the cost of **unauthorised calls** to a maximum of £1,500, including VAT, per claim for airtime contract **phones** and £300, including VAT, per claim for pay-as-you-go **phones**. **We** will advise **you** of the method of reimbursement when the claim is authorised.
  5. If **you** need to claim as a result of an **incident** outside the UK, **your phone** will be repaired or replaced upon return to the UK.
  6. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
  7. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
8. The details of **phones** that are reported lost or stolen will be submitted to the Central Equipment Identity Register to prevent further use.
  9. The replacement phone will automatically be covered under **your** Policy unless **you** have asked for it not to be covered. There will be no registration period in these circumstances and the **phone** will automatically be covered.
- H) Important things that you must do**
1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
  2. Take reasonable care to prevent theft of, loss of, or damage to, the **phone** and **accessories**. If it is considered **you** have not done so, **your** claim may not be accepted.
  3. Advise **us** if any of **your** personal details change, **you** change the **phone** **you** wish to be insured, or **your mobile phone** number changes. **You** will not be covered for the period of 15 days after **you** register the details of **your phone** and/or **SIM card**.
  4. Inform **us** of any loss, theft, or damage covered under **your** Policy within the given timescales.
- I) Loss, theft and damage**  
Cover will not be provided for:
1. Theft of **your phone** and **accessories** from an unattended motor vehicle, unless secured in a closed glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must have been caused by the thief and evidence of this must be provided with **your** claim. Cover will not be provided where **your** vehicle cannot be secured against unauthorised entry.
  2. Theft of **your phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to or exit from the premises.
  3. Theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than **your** family members, have access.
  4. Theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else other than a family member.
  5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, where the theft or loss of the **phone** has not been reported to the airtime provider and the Police within 24 hours, and to **us** within 48 hours, of **you** discovering the **loss or theft**.
  6. The cost of **unauthorised calls** if the **phone** has not been lost or stolen and an appropriate **incident** reference number has not been obtained from the Police.
  7. Theft of, loss of, or damage to, **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **phone**.

#### J) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

#### K) General Exclusions

Cover will not be provided for:

1. Any **incident** which occurs within the first 15 days of **you** registering the **phone** and/or **SIM card**.
2. The Policy **excess** of £30 for each successful claim, payable by **you**.
3. Where the **IMEI number** cannot be determined from the **phone**, or **proof of purchase** cannot be provided to prove ownership of the **phone**.
4. Loss or damage due to wear and tear, depreciation or gradual deterioration.
5. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
6. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
7. A third or subsequent claim per account during any 12-month period.
8. Any loss (business or personal) resulting from loss of use of the **phone**.
9. The cost of cosmetic repairs.
10. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
11. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
12. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
13. Any claim from **you** where **you** do not live in the United Kingdom for at least 6 months during each 12-month period following the opening of **your** Silver current account.
14. Any consequential loss incurred by **you** during the administration of the Policy or at the time of a claim.
15. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, or damage to, **your phone**, or damage caused by a virus. It is recommended **you** keep a backup copy of all data.

#### L) Cancelling the Policy

1. **We** may cancel this Policy with immediate effect by sending a registered letter to **you** at **your** last known address if **you** submit any information which is fraudulent or **you** know to be inaccurate, or for any other valid reason.
2. Subject to clause 1 above and the registration requirements, this cover will remain in force for as long as **you** have a Silver current account, and this insurance continues to be provided as part of the account benefits.
3. In the event that **you** do not wish to continue **your** cover, please contact Silver Membership Services on **08456 031 839\*** selecting the mobile phone option.
4. If the connected Lloyds TSB Silver current account is cancelled this Policy ends.

#### M) Fraud

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that the **mobile phone** details have been used for fraudulent purposes, please call Silver Membership Services on **08456 031 839\*** selecting the **mobile phone** option, and ask to be transferred to the Security and Risk Management team. Alternatively, **you** can write to:

#### Security and Risk Management

Lifestyle Services Group Ltd

PO Box 390

Crewe

CW1 6ZP

The personal details **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** Policy expires, and for up to one year after **your** Policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect

or

- make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**

then:

- **we** shall not honour the claim
- **we** shall not honour any other claim which has been or will be made under any Policy held by **you**
- **we** may, at **our** option, cancel the Policy
- **we** may be entitled to recover from **you** the cost of any claim already paid under this Policy (if necessary the cost may be recovered through the instigation of court proceedings)

- **we** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this Policy (if necessary the cost may be recovered through the instigation of court proceedings)

and

- **we** may inform the Police, Government, or regulatory bodies of the circumstances.

Details of claims may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.

#### **N) Enquiries/Complaints**

**We** will always be fair and reasonable when handling **your** Policy or claim. Should there ever be an occasion when **you** feel **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do **our** best to solve the problem. **We** will do everything possible to ensure that **your** query is dealt with promptly.

**We** will deal with all queries on behalf of the **insurer** and Lloyds TSB Bank plc. The easiest way to contact **us** is to call **our** Customer Relations team by telephoning Silver Membership Services on **08456 031 839\*** selecting the mobile phone option.

Alternatively, **you** can write to **us** at the following address:

**Customer Relations Department  
Lifestyle Services Group Ltd  
PO Box 390  
Crewe  
CW1 6ZP**

Please quote **your mobile phone** number in all correspondence. **Our** staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **us** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing.

If **you** are not satisfied with **our** decision, please contact **our** Customer Relations Manager on the number provided above. If **you** have a complaint relating to the policy wording or contract then please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to:

**The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
LONDON  
E14 9SR**

**You** are entitled to contact Lloyds TSB Bank plc and the **insurer** if **you** wish. Doing so will not affect **your** statutory rights.

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will then inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained from their website at [www.financial-ombudsman.co.uk](http://www.financial-ombudsman.co.uk)

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website at [www.fscs.org.uk](http://www.fscs.org.uk)

#### **O) Status Disclosure**

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by phoning **08456 606 1234**.

If **you** need to register a complaint please contact:

**Customer Relations Department  
Lifestyle Services Group Limited  
PO Box 390  
CREWE CW1 6ZP**

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we** cannot meet our obligations.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

Calls may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

#### **P) Other Information**

**Lifestyle Services Group Limited.** Registered in England No. 5114385. Registered office: Osprey House, Ore Close, Lyndale Business Park, Newcastle under Lyme, Staffordshire ST5 9QD. Authorised and regulated by the Financial Services Authority, FRN 315245.

**London General Insurance Company Limited.** Registered in England No: 1865673. Registered office: Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. Authorised and regulated by the Financial Services Authority, FRN 202689.

#### **How we will deal with your personal information**

**We** are committed to preserving the privacy of **our** customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**. By registering with **us**, **you** consent to the collection and use of **your** information under the terms of this privacy policy. The information **you** provide will be used by **us** to supply **you** with the **services** for which **you** have registered and **we** may use the information to contact **you** to obtain **your** views on **our services** and to let **you** know about important

changes to the **services** which **we** offer. The information **you** provide to **us** about **you** and the **mobile phone** will be shared with Lloyds TSB Bank plc, and the **insurer**. **We** may contact **you** by post, telephone, fax, or e-mail.

**You** will only be contacted by the methods **you** have asked to be contacted by.

**Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law.

If **you** would prefer **us** not to contact **you** to obtain **your** views and/or **you** change your mind in the future and would like **us** to stop contacting **you** for this purpose, please write to:

**Customer Relations Department**  
**Lifestyle Services Group Ltd**  
**PO Box 390**  
**Crewe**  
**CW1 6ZP**

**We** may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the **services** provided by **us** or other telecommunications services provided by any member of **our** group of companies. If necessary, **we** may divulge information about **you** for this purpose.

**You** have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please contact **us** on **08456 031 839\*** selecting the **mobile phone** option. **We** are entitled by law to charge **you** a fee of £10.00 to meet **our** costs in providing **you** with details of the information **we** hold about **you**.

**We** employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain your information for a reasonable period or as long as the law requires.

Any changes to **our** privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to **our** use of **your** information are welcomed and should be addressed as specified above.

\*0845 calls will be charged at a maximum of 4p a minute from a BT line. Calls from non-BT phone lines may vary. Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime. Details correct at time of print.