

Mobile Phone Insurance Policy Document

This is your mobile phone insurance policy for loss, theft, damage & breakdown. In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0330 156 6696. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited (AGIL). The insurer has appointed Lifestyle Services Group Limited (LSG) to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Your cover starts immediately

You don't need to register your mobile phone for it to be insured. If you do need to make a claim you can provide us with all the details at that time, we will need the following information about your mobile phone to make a claim:

- Make
- Model
- IMEI number
- Memory size (where applicable)
- Colour (where applicable)
- Telephone number

If you do want to provide this information now to help simplify any future claims, you can do so online at monzo-assurant.com.

Proof of ownership

We will need to validate any claims by checking that the mobile phone belongs to you, to do this **you will need to provide some form of proof of ownership that confirms the make, model, IMEI number and memory size** where applicable of your mobile phone. This could be documentation from your network provider such as the original documents for your contract and/or a document showing that the mobile phone is being used by you on their network or a purchase receipt. If you don't have any proof of ownership we may decline your claim.

Who is this cover designed for?

This insurance cover is designed for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim as detailed in the section 'What you are not covered for'. You should consider this excess when deciding if this policy is suitable for you.

What you are covered for

This policy is for customers permanently residing in the UK and covers mobile phones owned by the account holder(s) up to a value of £2,000 (including VAT).

Your mobile phone is covered for: • Loss • Theft • Damage • Breakdown occurring anywhere in the world	If your mobile phone is damaged or breaks down we will either repair or replace it. If your mobile phone is lost or stolen we will replace it. Repaired or replacement phones can only be sent to a UK address If you are unable to provide the damaged or faulty mobile phone to support your damage or breakdown claim, then this will be classified as a claim for a lost mobile phone. Replacements This is not 'new for old' insurance, and replacement phones will come from fully refurbished stock (not brand new). Before we send any phones to settle a claim, we undertake a comprehensive checking process to ensure they are in full working order. All phones will come with a 1-year warranty. We will provide you with a mobile phone of the same make, model and memory size, if we cannot do this you will be given a choice of models with an equivalent specification. We will try to provide one of the same colour but cannot guarantee this.
Unauthorised network charges (calls, texts, data etc.) are covered up to a maximum of £1,000	Following a successful claim for loss or theft, we will pay those charges incurred during the period between the moment the loss or theft occurred until 24 hours after you discovered it missing. For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to a maximum of £1,000 We will need copies of itemised bills for contract phones, or receipts showing purchase of top-ups on Pay as You Go phones to support these claims.
Accessories up to the value of £300	Accessories lost, stolen or damaged at the same time as your mobile phone are covered if your mobile phone claim was successful. If we cannot repair or replace your accessories with items of a similar specification, we will discuss an alternative settlement. An accessory is an item which is intended to be used with your device with the intent of protecting it or making it more useful, versatile or attractive e.g. case, screen protector, headphones, chargers, memory cards or Bluetooth headset. This is not an exhaustive list and is intended to provide examples of what we mean by an accessory.

What you are not covered for

Excess	You need to pay a contribution of £75 every time you make a successful claim, this is the excess and must be paid before your claim will be settled. You can pay this by credit or debit card.
Loss, theft, damage or breakdown as a result of not taking reasonable care of your mobile phone	We expect that you will take care of your mobile phone, if you don't, then we may decline your claim. Taking reasonable care of your mobile phone means: • Not knowingly 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 reasonable enquiries to find your phone if you think you have lost it. • If you sell your mobile phone make sure you use a protected payment service and wait for payments to clear before releasing it to the buyer If you knowingly leave your mobile phone where others can see it but you cannot and it is then lost or stolen we may decline your claim. Some examples of claims we have previously declined due to reasonable care not being taken are: • in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you • leaving your mobile phone on display in your car • leaving your mobile phone in the care of someone you don't know well • not using a trackable postal service should you need to send your phone anywhere • leaving your mobile phone on a bench in the changing rooms at the gym rather than taking it with you or locking it in a locker • intentionally damaging your mobile phone. These examples are listed here to help you understand what's covered and are not the only reasons a claim could be declined.
More than 2 claims per account holder in a 12-month period	If you make 2 successful claims in any 12-month period, you will not be able to make any further claims for incidents that happen before the anniversary of when the first claim was made. For example, if you submit a successful claim on 1st January and another successful claim on 1st May in the same year you will not be covered for any further incidents that happen before the 1st January of the following year.
Cosmetic damage	If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile phone	We don't cover the contents of your mobile phone (e.g. photos, videos, contacts). This also means that if any of the data or information stored on your phone is used to access any existing accounts or open new accounts through fraud, we do not cover any financial losses as a result.
Other losses	We don't cover any cost or losses that cannot be resolved by the repair or replacement of your mobile phone including for example: any loss of profit, opportunity, goodwill, loss of use of subscription services or similar losses.
Any device that is not a mobile phone	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. This policy is not for tablet computers, smart watches or other wearable technology.
Modifications	If your mobile phone has been modified in any way, we will not cover the modifications that have been made. Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking it from a network.
Unauthorised repairs	We want the ability to assess the damage to your mobile phone in order to best decide whether to repair or replace it. If you have it repaired without our opportunity to do this then we may not pay your claim. This also includes any repair or modification which has not been authorised by the manufacturer if this causes your phone to stop working.

Actions you will need to take on the loss or theft of your mobile phone

Tell your airtime provider as soon as you can	Report your phone missing so your network provider can block the SIM card to prevent it from being used by someone else.
Report lost and stolen mobile phones to the police as soon as you can	Sometimes mobile phones are found and handed in to the police. We will require a police crime reference number before we can assess any claim for theft.
Report it to the place you believe it has been lost in or stolen from	Often mobile phones are handed in so we expect you to make attempts to see if you can retrieve it and provide us with the details to support your claim.
Make reasonable attempts to recover your mobile phone	If your mobile phone has the functionality, activate any location finder app or software to help you in retrieving it (e.g. FindMyiPhone or FindMyDevice). This may also enable 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 you are unfamiliar with the location. If you suspect it has been stolen, report this to the police.
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How to make a claim

Please make sure you have read the “Actions you will need to take on the loss or theft of your mobile phone” section if relevant as this tells you what we may need from you in order to settle your claim.

Step One:	You should tell us about your claim as soon as you can after discovering the incident. You can do this by visiting our website monzo-assurant.com or calling us on 0330 156 6696.
Step Two:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim. You may be asked to complete a claim form or provide additional information in order to progress your claim. This could be documentation from your network showing that the mobile phone was last being used by you.
Step Three:	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 cards (We do not accept American Express cards or Diners Club cards).
Step Four:	If your claim is approved we will either repair your mobile phone or send you a replacement. In the event of your mobile phone being lost or stolen we will blacklist the mobile phone to prevent it from being used.

What you need to know about the claims process

If your claim is for damage or breakdown and we need to provide you with a replacement, we will not be able to send you the replacement mobile phone until we have been able to confirm that any locking mechanism has been removed from your mobile phone (e.g. Find My iPhone).

Should the locking mechanism be reactivated by the time we receive it and we have already replaced your mobile phone we may take steps to recover the one we have sent you as part of your claim settlement. If we are attempting a repair to your mobile phone it will delay your claim and it may be returned to you unrepaired for the locking mechanism to be removed.

- When sending in your device, please DO NOT send in your SIM or memory card, any other accessories or any other items that do not relate to the claim such as the manual or box as these will be destroyed. We are unable to recover and return these items.
- When your device is received all remaining data will be erased as part of the claims process, you should back up any data where possible before sending in your device for repair.
- Repairs will be made using readily available parts, or we may provide

remanufactured products. These may contain parts that are of similar or equivalent specification, and these may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights.

- If any lost or stolen mobile phones are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- In some instances we may arrange to deliver your replacement mobile phone at the same time as collecting your damaged mobile phone. If you return a mobile phone or item other than the insured mobile phone we will take action to recover the replacement mobile phone or block the replacement handset to prevent it from being used and/or recover the cash value. The action taken will be at our sole discretion.
- Where we receive any mobile phone as part of a claim that is manufactured in a way to resemble items made by another company in breach of any trademark or copyright laws, or mobile phones that are created by using parts from a number of different phones we will return it to you unrepaid, the claim will be declined and any excess paid will be returned.

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.

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 and fraud is identified then we will:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- 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 0330 156 6696 for details of the relevant fraud prevention agencies.

Financial Services Compensation Scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at [fscs.org.uk](https://www.fscs.org.uk)

Price of your insurance

This insurance is provided as a benefit of your Premium account and the cost is included in the monthly fee you pay for this account.

Duration of this Policy

Your policy will remain in place until you or Monzo Bank close your Premium account or until we cancel your policy. The circumstances where we can cancel your policy are explained under "Cancelling Your insurance".

Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

Cancelling your insurance

If you or Monzo Bank close your Account, or Monzo Bank terminates the cover provided through the account, cover will stop immediately unless you are moving from one qualifying Account to another. We may also cancel your policy if you have provided false or inaccurate information and fraud is identified.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call 0330 156 6696. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email uk.complaints@assurant.com or write to:

Lifestyle Services Group Ltd, PO Box 98, Blyth, NE24 9DL

Please quote your mobile phone number in any correspondence.

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 Services Ombudsman. You can contact them at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123;
Email: complaint.info@financial-ombudsman.org.uk
Web: financial-ombudsman.org.uk

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

If we need to change the terms of the policy

If the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known email address or postal address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing insurance which may include changes to the level of cover.

Status disclosure

This insurance is underwritten by Assurant General Insurance Limited, whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN United Kingdom. Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202735. You can check these registrations on the Financial Services Register at www.fca.org.uk

A summary of how we use your personal information

Assurant General Insurance Limited is the controller of your personal information and committed to preserving the privacy of our customers. For details of how we use your personal information please view our policy, 'Data Protection - How we use your personal information', which is available online at : <https://portal.monzo-assurant.com/Home/PrivacyPolicy>. If you do not have access to the internet contact us by writing to Lifestyle Services Group Ltd, PO Box 98, Blyth, NE24 9DL and we will send you a printed copy.

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

- access the personal information we hold about you
- correct personal information
- have your personal information erased
- restrict or object to us processing your personal information
- receive your personal information in a portable format

If you want to find out more or exercise these rights, contact us by writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com.