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accounts

Silver Account Mobile Phone Insurance.



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Your TSB Silver 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, breakdown (including faults) and unauthorised calls wherever you are in the world.

This mobile phone insurance cover is designed for when you have a mobile phone that is not already covered

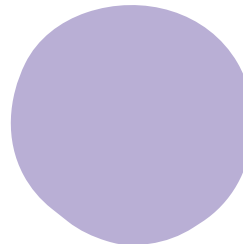
under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What you are NOT covered for.' You should consider this excess when deciding if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

1. Mobile Phone Policy Wording.

In this wording you will find everything you need to know about your Silver account mobile phone insurance. Please read this carefully to make sure this policy is right for you.

If you have any questions call us on **0345 835 3835**.

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 is part of the Assurant group of companies.



2. Registering your mobile phone.

You don't have to register your mobile phone, but if you do it will be easier to make a claim if something goes wrong. This can be done by calling Silver Membership Services on **0345 835 3835** or by visiting **tsb.assurant.co.uk**

You will need the following information when registering your handset:

- Make
- Model
- IMEI number
- Telephone number.

3. Who is this policy suitable for?

This policy will cover you 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 it isn't already covered by another insurance policy. You need to pay an excess for every accepted claim, details are in the "What you are NOT covered for" section of this document. You should consider this excess if you have a basic mobile phone to judge whether this policy meets your needs.

Assurant 'we/us/our' will need to check that the mobile phone belongs to you. You might need to give some proof of ownership that confirms the make, model, IMEI number and in some cases the mobile phones memory size. This might be documents from your network provider, like the original documents for your contract, or a document showing the mobile phones is being used with that network. You could also give a receipt from when you bought the mobile phones. If you don't have any proof of ownership Assurant may reject your claim.

Your claim might be rejected if you take risks with your mobile phone which you wouldn't normally take if it wasn't insured.

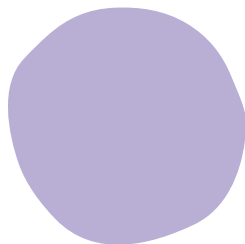
Further details can be found in the section 'What you are NOT covered for'.

We understand circumstances can be quite different when something happens that might lead to a claim. We'll take this into consideration when we review your claim.

4. What you are covered for.

Summary	Description
Mobile phones up to a maximum value of £2,000 (including VAT) per claim.	This policy protects one mobile phones for single account holders, and up to two mobile phones for joint accounts, which must be owned by the account holder. Each item is covered up to £2,000 (including VAT) per mobile phone. A mobile phone is a device which is designed to make and receive calls. To be covered under this insurance policy your mobile phone has to be in full working order before you take out this account. Any SIM enabled mobile phones 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 opened this account. If you are unsure of whether your mobile phone can be insured, please call Assurant on 0345 835 3835.
Your mobile phone and SIM card is covered worldwide against: - Loss - Theft - Damage - Breakdown (including faults)	If your mobile phone is damaged or breaks down, we'll either repair it or replace it. 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 loss. If your mobile phone is lost or stolen, we will replace it. Replacements • This is not 'new for old' insurance, and replacement mobile phones 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. • If we can't provide you with a replacement of the same make and model, we will give you a choice of mobile phones with a similar specification. • We'll try to replace your mobile phone with one of the same colour but can't guarantee this will always be possible. We also can't guarantee to replace any limited or special edition mobile phones. • Where we send you a replacement or repaired item, this will only be sent to a UK address. • In the event we are unable to provide a replacement we will contact you to talk through a different way to pay your claim. • Where you need one, if you are charged by your network for your replacement SIM card, we will repay you.

Summary	Description
Unauthorised call charges for successful loss or theft claims: - £1,500 (including VAT) for contract - £300 (including VAT) for pay as you go.	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. 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: • £1,500 (including VAT) for contract phones £300 (including VAT) for Pay As You Go (PAYG) phones. 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. We may need copies of network bills for mobile phones on a contract, or proof of credit 'Top-up' on Pay As-You-Go mobile phones to support your claim.
Accessories up to the value of £250 (including VAT).	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. In this document, an 'accessory', is something that's used with your mobile phone to protect it, or make it more useful, versatile, or attractive. An accessory might be a case, screen protector, headphones, extra camera lenses, a charger, portable speakers, or a Bluetooth headset. This is not a complete list and is intended to provide examples of what we mean by an accessory.





5. What you are NOT covered for.

Summary	Description			
Excess.	You will need to pay an excess for every successful claim. This must be paid before your claim will be settled. <table><tr><td>The excess amounts are:</td><td>• Apple iPhones – £100</td><td>• All other phones – £50</td></tr></table> If multiple mobile phones are involved in the same incident, we'll treat these as separate claims. You will need to pay a separate excess for each mobile phone.	The excess amounts are:	• Apple iPhones – £100	• All other phones – £50
The excess amounts are:	• Apple iPhones – £100	• All other phones – £50		
Additional Services.	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 £25 on top of your claim excess. The additional repair and replacement services are optional services which you are not required to take.			
Loss, theft, or damage because of not taking care of your mobile phone.	We know how important your mobile phones are 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. Taking care of your mobile phone means: • 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. 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. 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. The following are recent examples of incidents where we have rejected a claim for not taking care: • 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. All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being rejected. These examples are to help you understand what's covered and are not the only reasons a claim could be rejected.			

Summary	Description
Cosmetic damage.	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. We know scratches and scrapes to your mobile phone aren't nice, but these won't be 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.
Contents of your mobile phone.	We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music, or any other content is not covered, so make sure you back it up regularly. If any of the data stored on your mobile phone is used to access existing accounts, or open new accounts through fraud, money lost because of this won't be covered.
Third Party Repair and Servicing.	We do not cover for repairs, services or modifications to your mobile phones carried out by anyone other than ourselves.
Other losses.	Any cost or loss that can't be fixed by the repair or replacement of your mobile phone. We don't cover any loss of earnings, or similar.
Any device that is not a mobile phone.	This policy is only for mobile phones and isn't for tablet computers, smart watches or other wearable technology. For mobile phones, this means we only cover devices that are designed to make mobile phone calls. If you are unsure whether your mobile phone would or would not be covered then contact us so we can let you know.
Modifications.	If your mobile phone has been modified in any way, the modifications won't be covered. 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, precious metals.
Mobile phones bought for over £2,000.	If you paid more than £2,000 for your mobile phone it cannot be covered under this insurance.

Summary	Description
Counterfeit mobile phones.	We can't cover any mobile phones that are copies of other mobile phones made by other companies, and that break copyright laws. We also can't cover mobile phones created by using parts from different devices. If you make a claim for a mobile phone that falls into this category, we'll return it to you unrepaid and reject your claim. If we discover the mobile phone is fake after we've replaced it, we'll return it to you and take back the replacement.
Mobile phones sent by postal services.	If you are sending your mobile phone by post or courier, you need to make sure it is sent using a tracked service which provides cover is your mobile phone is lost. This includes when sending the mobile phone into us.
Losses because of the sale of your mobile phone.	If you sell or trade your mobile phone, you need to take steps to reduce the risks of losses. For example: • Waiting for payment (including waiting for cheques to clear) before selling your mobile phone. • Using a secure payment service e.g. PayPal. • Not accepting cash payments from people you don't know (who could be using forged money).

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

Summary	Description
Tell your network provider as soon as you can.	If your mobile phone can connect to a mobile network, contact the 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.	Sometimes mobile phones are found and handed in to the police. We will need a police crime reference number before they can assess any claim for theft.
Report any loss or theft to the place you believe it has been lost in or stolen from.	Often mobile phones are handed in, so we expect you to contact the place it was lost or stolen. You must give us details of who you reported it to and when.
Try to recover your mobile phone.	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.	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 is needed, if anything, during the claims process. Documents needed for proof of ownership need to confirm the make, model, memory size, colour and IMEI number. If you have any problems in getting any supporting documents we need, please contact us so we can help you on how to get these.

7. How to make a claim.

Please make sure you've read the 'What you should do if your mobile phone gets lost, is stolen, breaks down or is damaged' section. This section tells you what we might need from you to pay your claim.

Summary	Description
Step one:	You should tell us about your claim as soon as you can upon discovering the incident, you can do this by calling us on 0345 835 3835 or by visiting tsb.assurant.co.uk
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. For mobile phones we will need to know the IMEI number. 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.
Step three:	You will need to pay your excess for every approved claim before we can arrange the repair or replacement of mobile phone. Your excess can be paid by credit or debit 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.

We may ask for extra information and documents to assess your claim. This could include documents to show when the mobile phone was last used or to check your identity. We will confirm what is needed, if anything, during the claims process. Documents needed to prove you own the mobile phone must include the make, model, memory size, colour and IMEI number of the mobile phone.

If you have any problems in getting any supporting documents we need, please contact us so we can help in guiding you on how to get these.

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

- If your mobile phone is damaged or faulty, we can't complete your claim until we confirm that any locking system on your mobile phone has been removed. For example, 'Find My iPhone' or similar.
- If we send a replacement phone, and then discover the locking system on your old one has been reactivated, we'll take back the replacement. If we are trying to fix your mobile phone, the locking system will delay your claim. The mobile phone may be returned to you unrepai red so you can remove the locking system.
- 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 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.
- Your claim will be rejected, and your mobile phone returned to you unrepai red, if the mobile phone breaks copyright or trademark laws. 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's decision, we want to hear from you as soon as possible.

Please follow the process below in the section 'Making an enquiry or complaint'.

9. 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. This can be done quickly and easily online via tsb.co.uk/internetbanking

10. Keeping your personal details up to date.

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

11. Fraud.

We do not tolerate any aspect of fraud. We work closely and share data with other insurers, law and fraud agencies, and network providers to recognize fraud and support prosecution where there is enough legal evidence. Our Fraud Team works tirelessly to recognise and stop fraud.

Assurant, and other organisations, may access and use the information collected by fraud prevention agencies, from both the UK and from other countries.

It is important that when you apply for insurance or make a claim, you take care to answer all questions as honestly and accurately as possible. The same applies to anyone acting on your behalf. We may not pay claims if you don't.

If false or inaccurate information is given and fraud is identified, then Assurant will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover admin costs.
- Report you to the relevant authorities. We will take legal action if needed to recover any money already paid to you under this policy.

- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the false claim onto a Register of Claims. Insurers share information through this register to stop fraud.
- Pass details to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to stop fraud and money laundering. For example:

- Checking details on applications for credit and credit related accounts or loans.
- To recognise and stop fraud.
- Managing credit and credit related accounts or loans.
- Recovering debt.
- 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 collected by fraud prevention agencies. Please contact us on **0345 835 3835** for details of fraud prevention agencies.

12. Price of your insurance.

This insurance is provided as a benefit of your TSB Silver account and the cost is included in the monthly fee for keeping the account.

13. Duration of this policy.

This policy is provided as a benefit of you being a TSB Silver account holder. Your policy will stay in place until it is either cancelled by you, or your TSB Silver account is cancelled or closed.

14. Cancelling your insurance.

You have the right to cancel your insurance at any time. If your bank account is cancelled or closes, this policy will end straight away. If you wish to cancel your bank account, please contact your bank directly. No refund is due when you cancel.

15. 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 us on **0345 835 3835**.

We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email **LSG.Customerrelations@lifestylegroup.co.uk** or write to:

Customer Services,
Lifestyle Services Group Limited,
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 Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567/0300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

Web: **www.financial-ombudsman.org.uk**

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

16. Law that applies.

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.

17. If we need to change the terms of the policy.

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known 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, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

18. Financial Services Compensation Scheme (FSCS).

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). 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. Further information is available from the FSCS by calling **0800 678 1100** and online at **www.fscs.org.uk**

19. Information about the Insurer.

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register No. 202735), whose address is, Emerald Buildings, Westmere Drive, Crewe, CW1 6UN.

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' registered details can be checked on the Financial Services Register by visiting the FCA's website **www.fca.org.uk/register**

20. Data Protection- How we handle your personal information.

Assurant General Insurance Limited is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers under the General Data Protection Regulation and United Kingdom data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our tasks under the insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information under data protection and security laws. When processing your information, we use service providers that process your personal data according to their legal responsibilities to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are based outside the European Economic Area ("EEA"). In some cases, we transfer your personal information outside of the EEA, and take reasonable steps to make sure your data is always protected.

You have certain rights to your personal information. More details about these rights can be found in our full privacy notice at: **tsb.co.uk/privacy/ava-privacy**. Please note that you can't use these rights in every situation, as they depend on some legal limitations. You may send a complaint or question about how your personal information is processed by calling **0345 835 3835** or email **LSG.Customerrelations@lifestylegroup.co.uk** You may also make a complaint to your local data protection authority. In the UK this is the Information Commissioner's Office, in the country where you live, work or where you think the problem has happened. You may access our full privacy notice at any time by visiting **tsb.co.uk/privacy/ava-privacy**.



If you have a query or need to make a claim.

- You'll find all the contact details you need inside this booklet.
- If you prefer, just call Silver Membership Services on **0345 835 3835** 24 hours a day, 7 days a week.
- If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **+44 (0) 203 284 1583**.

You'll need:

- To tell us you're a TSB Silver account holder when you contact us.
- Your Silver account membership number, which is your Silver account sort code and account number.



For more information...

Call **03459 758 758**

Click **tsb.co.uk**

Visit **Drop into your local branch**

If you'd like this in another format such as large print, Braille or audio please ask in branch or call **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines are open from 7am to 11pm, 7 days a week).

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Assist is underwritten by AA Underwriting.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

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