

**MISUSE OF AIRTIME INSURANCE POLICY
TERMS AND CONDITIONS**

This insurance is arranged by Warranty & Creditor Services of 6 Faraday Office Park, Faraday Road, Basingstoke, RG24 8QQ.
It is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE

Warranty & Creditor Services, is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA register by visiting the FCA website at www.fca.org.uk/register/ or by contacting them on 0800 111 6768.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4506493. Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire LS10 1RJ.

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Intention of Cover

This Insurance provides cover for **Misuse of Equipment** after a **Theft** of the insured **Equipment**.

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold with a capital letter.

Administrator	Warranty & Creditor Services of 6 Faraday Office Park, Faraday Road, Basingstoke RG24 8QQ Tel (01256) 471387.
Equipment	A mobile phone or cellular enabled device owned and used by You subject to being able to provide proof of purchase and usage.
Forced and violent Misuse of Equipment	Entry/exit evidenced by visible damage to the fabric of the building, room or vehicle at the point of entry. This covers the costs of any calls or other charges arising from the use of Your Equipment up to the sum insured made by another person or persons using Your Equipment without Your permission following Theft
Period of Insurance Schedule	12 Months following the date of issue of this policy as shown on Your Schedule
Theft	The schedule shown on the certificate of insurance. The unlawful taking of Your Equipment against You will by another party, with the intent to permanently deprive You of that property.
Unattended	Not within Your sight at all times and out of Your arms-length reach.
We/Us/Our//Insurer(s)	Means UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE
You(r)	The Person who owns the Equipment as stated on the insurance Schedule or an immediate family member or other person named on the Schedule .

What We will cover

Like all insurance policies, there are key exclusions and conditions. Please refer to these specific paragraphs below:

Misuse of Equipment: This covers the costs of any calls or other charges arising from the use of **Your Equipment** up to the sum insured made by another person or persons using **Your Equipment** without **Your** permission following **Theft**

Sum Insured

Our maximum liability in respect of any one claim for **Misuse of Equipment** shall not exceed £1000.

Exclusions

The Insurance does not cover:-

1. Any claim relating to misuse of the **Equipment** following **Theft** of the **Equipment**:-
 - a. whilst left in an unattended motor vehicle unless the **Equipment** is concealed from view and all doors, windows and other openings of the vehicle have been left closed, securely locked and properly fastened with the ignition and other keys removed and such door, window, opening, lock or fastener has been **forcibly and violently** accessed to gain entry
 - b. whilst left on any motor vehicle roof, bonnet or boot
 - c. from any property, place or premises unless such **Theft** or damage has occurred through **Forced and Violent entry** or exit
2. Misuse of the **Equipment** following Theft where the **Equipment** has been left **Unattended** when it is away from **Your** home.
3. Misuse of the **Equipment** following **Theft** to the **Equipment** whilst on hire or loan to any third party
4. Any costs other than airtime costs following theft of your Equipment, including but not limited to, damage, or loss of data, consequential loss, or any costs of repairing Your Equipment should it be recovered following its Theft.

Conditions

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

If **We** obtain evidence which suggests that **You** were careless in providing **Us** with the information **We** have relied upon in setting the terms of this insurance and if **Your** carelessness causes **Us** to provide **You** with insurance cover which **We** would not otherwise have offered or would have offered on different terms, **We** may:

- Give **You** notice in writing that the terms of **Your** insurance have changed; or
- Cancel this contract of insurance by giving **You** thirty days' notice.

If **We** give **You** notice that the terms of **Your** insurance have changed, then **You** may give **Us** thirty days' notice in writing if **You** wish to terminate the contract.

Claims Procedure:

In the event of **Theft** of the **Equipment** where Misuse of Airtime occurs **You** must within 24 hours of discovery of the incident notify:

- **Your** telephone service provider to bar **Your Equipment** from further use within 24 hours.
- The police and obtain a crime reference
- The **Administrator** within 48 hours to obtain a claim form either by telephone on (01256) 471387 or by email to claims@wcsinsurance.co.uk, or complete a claim form online at <https://wcsinsurance.co.uk/>

You must fully complete the claim form and return it to the **Administrator** together with documentary proof of the crime reference and proof of any forced entry (where applicable).

For **Misuse of Equipment** claims **You** must provide **Your** original airtime bill showing the calls that were made following **Theft**.

You must supply the **Administrator** with any receipts or documentation requested in the event of a claim.

Cancellation

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to the **Administrator** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then terminate your policy.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Threatening and abusive behaviour
- c) Non-compliance with policy terms and conditions

Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have questions or concerns about this insurance or the handling of a claim **You** should write to the Customer Service Manager at Warranty & Creditor Services, 6 Faraday Office Park, Faraday Road, Basingstoke, RG24 8QQ stating the nature of **Your** complaint and **Your** policy number.

If **You** are not satisfied with the outcome **You** may subsequently approach the Customer Relations Department UK General Insurance Limited Cast House, Old Mill Business Park Gibraltar Island Road, Leeds LS10 1RJ

Telephone: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0300 123 9123.

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

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Warranty & Creditor Services do not pass any personal data about **You** to any third parties without **Your** consent. When **You** apply for insurance and/or make a claim, **You** will be required to disclose relevant personal data about **You** to Warranty & Creditor Services or their agents, including data which is deemed “sensitive” under the Data Protection Act 1998.

Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **You** make a claim. Please note that any information that **You** provide may be shared with other insurance providers, for the purpose of preventing fraudulent claims. All information provided by **You** will be used by Warranty & Creditor Services, its agents and associated companies, other insurance providers, regulators, industry and public bodies including the police, to process this insurance, handle claims and prevent fraud.

17/10/16