

## Notice of Variation – Changes to Full Cover and Damage Cover for Large Business insurance terms and conditions effective from: 01 March 2016.

Allianz Insurance plc has made some changes to the terms and conditions of the insurance cover included in Full Cover and Damage Cover. The monthly invoice for the EE Business Service plan will show what level of cover is in place. The sections of the Insurance terms and conditions affected and the changes that apply are set out below.

Some words in the sections of this document headed "What is the change?" have the same special meaning used in the full terms and conditions. These words appear with a capital letter.

For full details of the existing Full Cover and Damage Cover terms and conditions please go to: [www.ee.co.uk/business/terms](http://www.ee.co.uk/business/terms) and select sold by EE effective from 3 December 2014.

### General: Changes about the SIM card being in the Mobile Device

How does this change affect the Customer?	What is the change?
This change means that it is no longer necessary for the SIM card to be in the mobile device at the point of damage, loss or theft.	The following paragraphs are deleted: The sixth paragraph in the section Important things to know; and The first paragraph under the heading: 4.3 General exclusions applying to Full Cover and Damage Cover for Large Business.

### Changes to the Words with specific meanings section

How does this change affect the Customer?	What is the change?
This change gives the name of the new administrator and explain that they will act on behalf of the Insurer.	The defined phrase EE Insurance Services is deleted. A new defined phrase is added: EE Care Services      A trading name of Connected World Services Distributions Limited. EE Care Services act on behalf of the Insurer for the administration of this insurance including claims and complaints handling.

### Changes to the General Conditions Section - Condition No 8.

How does this change affect the Customer?	What is the change?
This change is to allow the Insurer to tell the customer about a change to the terms and conditions by SMS message.	The second paragraph is replaced with: The Insurer can review and reduce the Excess during the Period of Cover. The Customer can check the latest Excess value for the Mobile Phone and Tablet at: <a href="http://www.ee.co.uk/business/terms">www.ee.co.uk/business/terms</a> . The Insurer can review and change the Monthly Premium and/or change the terms and conditions of this insurance. If this happens, the Insurer will give the Customer at least 30 days' notice in writing by SMS message, by hand, by post, by next working day delivery service to the Customer's last known address, by a bill message through the Customer's online account, or by email to an email address the Customer provided to EE. The Customer will have the right to refuse any such changes and cancel Full Cover or Damage Cover if the Customer wishes. See Condition 12 Cancelling Full Cover or Damage Cover for Large Business.

## Changes to the General Conditions Section - Condition No 11.

How does this change affect the Customer?	What is the change?
This change is to make it clear the Insurer will cancel the insurance if a claim for loss or theft is declined.	The following text is added to the list of reasons: The date We decline a claim for Loss or Theft;

## Changes to the General Conditions Section - Condition No 12.

How does this change affect the Customer?	What is the change?
<p>The first change gives the address for EE Care Services if the customer wants to cancel the insurance in writing.</p> <p>The second change is to make it clear that if the Insurer cancels the insurance all other features of the insurance and protection service will end.</p>	<p>Under the heading "Customers right to cancel" the fourth paragraph is replaced with:</p> <p>To cancel Full Cover and Damage Cover the Customer shall call the EE Business Customer Service number or write to EE Care Services at: Customer Relations, EE Care Services, PO Box 374, Southampton, SO30 2PT quoting the Mobile Phone or Tablet number shown on the monthly invoice for the EE Business Service Plan. <a href="http://www.ee.co.uk/businessinsurance">www.ee.co.uk/businessinsurance</a> for small business customers.</p> <p>Under the heading "The Insurers right to cancel" a new paragraph is inserted after the second paragraph:</p> <p>If the Insurer declines a claim for Loss or Theft and the insurance cannot transfer to another Mobile Phone or Tablet, the Insurer will cancel the cover and all other features of the insurance and protection service will end.</p>

## Changes to the General Conditions Section - Condition No 15.

How does this change affect the Customer?	What is the change?
<p>This change is to make it clear how the Insurer will deal with a complaint and to explain how a complaint can be referred to the Financial Ombudsman Service if the customer is unhappy with the decision or the complaint has not been resolved within eight weeks.</p>	<p>This section is replaced with:</p> <p>The Insurers aim is to get it right, first time every time. If the Customer has a complaint the Insurer will try to resolve it straight away. If the Insurer is unable to, they will confirm they have received the complaint within five working days and do their best to resolve the problem within four weeks. If the Insurer cannot, they will let the customer know when an answer may be expected.</p> <p>If the Insurer has not resolved the situation within eight weeks they will issue the customer with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.</p> <p>If the Customer has a complaint about the policy terms or the handling of a claim, please call the EE Business Customer Service number or write to:</p> <p>Customer Relations, EE Care Services, PO Box 374, Southampton, SO30 2PT</p> <p>The Customer has the right to refer the complaint to the Financial Ombudsman, free of charge – but the Customer must do so within six months of the date of the final response letter.</p> <p>If the Customer does not refer the complaint in time, the Ombudsman will not have the Insurer's permission to consider the complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.</p> <p>The Financial Ombudsman Service Exchange Tower London E14 9SR</p> <p>Website: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> Telephone: 0800 0234567 or 0300 1239123 Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p> <p>Using the Insurers complaints procedure or contacting the FOS does not affect the Customer's legal rights.</p>

## Changes to the General Conditions Section - Condition No 17.

How does this change affect the Customer?	What is the change?
<p>The change of administrator means that the Insurer needs to transfer the data held about the customer or an authorised user to another party.</p> <p>The Insurer needs to explain how to find their privacy policy that explains how they will use and protect data.</p>	<p>This section is replaced with:</p> <p>The Insurer and their service providers will store and use the data the Customer supplies to administer the insurance. The Customer's data and personal data of any Authorised Users may be transferred outside of the European Economic Area. The data will at all times be held securely and handled with care in accordance with all principles of applicable data protection law. We may share the data with third parties for the purposes of combatting fraud and this may include the exchange of the details of the Customer and any Authorised Users with other insurers through various databases to help Us check information provided and also to prevent fraudulent claims. The Insurer will not keep the data for longer than necessary.</p> <p>The Insurer will use data in accordance with its Privacy policy. Details of the latest policy can be found at: <a href="http://www.allianz.co.uk/privacy">www.allianz.co.uk/privacy</a></p> <p>The Customer is advised that any telephone calls made to the Insurer or its service providers may be recorded. The personal data collected in these recordings may be used to monitor the accuracy of information provided by the Customer or the Authorised User. The data may also be used for staff training or to prove that the Insurer's procedures comply with any applicable law.</p>

## Changes to the General Conditions Section - Condition No 18.

How does this change affect the Customer?	What is the change?
<p>This change gives details of the ownership and registration details of EE Care Services.</p>	<p>The details of EE Insurance services are deleted.</p> <p>The name and registration details of EE Care Services are added:</p> <p>EE Care Services is a trading name of Connected World Services Distributions Limited, a company registered in England &amp; Wales Company No. 01847868. Connected World Services Distributions Limited is an Appointed Representative of The Carphone Warehouse Limited. The Carphone Warehouse Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312912. The Carphone Warehouse Limited is a company registered in England &amp; Wales Company No. 02142673, registered office 1 Portal Way, London W3 6RS.</p>