

Notice of Variation – Changes to Full Cover and Damage Cover 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. Your Confirmation of Your Insurance Cover will show what level of cover you have. 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 wording please go to: www.ee.co.uk/terms and select sold by EE Insurance Services between 6 August 2014 and 8 September 2015.

General: Changes to telephone numbers

How does this change affect you?	What is the change?						
This change is to remove the 0845 customer service numbers for T-Mobile network customers.	<p>Telephone numbers in the tables are changed to:</p> <table border="1"> <thead> <tr> <th>Type of Customer</th> <th>From Your T-Mobile Phone</th> <th>From any other phone</th> </tr> </thead> <tbody> <tr> <td>Customers with a T-Mobile Service Plan</td> <td>150</td> <td>07953 966 150</td> </tr> </tbody> </table>	Type of Customer	From Your T-Mobile Phone	From any other phone	Customers with a T-Mobile Service Plan	150	07953 966 150
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Customers with a T-Mobile Service Plan	150	07953 966 150					
<p>Which sections of the Agreement does this apply to? Help & Support; How to make a claim.</p>							

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

How does this change affect you?	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.	<p>The following paragraphs are deleted:</p> <p>The seventh paragraph in the section Important things to know; and</p> <p>The second paragraph under the heading Are there any other conditions or exclusions that apply? In the Damaged and Lost or Stolen sections.</p>

Changes to the Status Disclosure section

How does this change affect you?	What is the change?
This change tells you who is responsible for the sale of your insurance and who will administer claims.	<p>The paragraph is replaced with:</p> <p>This cover has been sold and arranged by EE Insurance Services with a sole provider, Allianz Insurance plc. EE Care Services administer and handle claims on behalf of Allianz Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 121849. EE Insurance Services is a trading name of Lifestyle Services Group which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 315245.</p>

Changes to the What words mean section

How does this change affect you?	What is the change?
This change is to give you the name of the new administrator and explain that they will act on behalf of Allianz.	<p>A new defined phrase is added:</p> <p>EE Care Services A trading name of Connected World Services Distributions Limited.</p> <p>The explanation of We, Us and Our is replaced by:</p> <p>We, Us, Our The Insurer, or EE Care Services acting on behalf of the Insurer in respect of the administration of this insurance or the handling of claims.</p>

Changes to the General Conditions Section - Condition No 2.

How does this change affect you?	What is the change?
This change is to allow Allianz to tell you about a change to your terms and conditions by SMS message.	<p>The second paragraph is replaced with:</p> <p>The Insurer can review and change the monthly premium, the maximum Excess or these terms and conditions. You will be given at least 30 days notice in writing of any change and this will be sent to You either by SMS message, by letter to Your last known address, via a bill message, through Your online account, or via the email address You provided to EE. You have the right to refuse any such changes and cancel this insurance if You wish. (see General condition 3 - Cancelling this insurance, for details).</p>

Changes to the General Conditions Section - Condition No 3.

How does this change affect you?	What is the change?
<p>The first change is to make it clear that if Allianz cancels your insurance all other features of your insurance and protection service will end.</p> <p>The second change gives you the address to write to if you decide to cancel the insurance.</p>	<p>The fifth paragraph is replaced with:</p> <p>If You or the Insurer cancels the insurance, all other features of Your insurance and protection service from EE will be terminated. For full details of the services that will end please go to www.ee.co.uk/insuranceandprotection for pay monthly and www.ee.co.uk/businessinsurance for small business customers.</p> <p>The sixth paragraph is replaced with:</p> <p>If You decide to cancel please call 150 from Your Mobile Phone (345 Orange small business customers) or write to Us at: Customer Relations, EE Care Services, PO Box 374, Southampton, SO30 2PT quoting Your phone number shown on Your Confirmation of Your Insurance Cover.</p>

Changes to the General Conditions Section - Condition No 6.

How does this change affect you?	What is the change?
This change is to make it clear that Allianz will cancel your insurance if a claim for loss or theft is declined.	<p>The following bullet point is added to the end of the list of reasons:</p> <ul style="list-style-type: none"> The date We decline a claim for Loss or Theft

Changes to the How to make a complaint section

How does this change affect you?	What is the change?
<p>This change is to make it clear how a complaint about the insurance will be dealt with. How you can refer a complaint to the Financial Ombudsman Service if you are unhappy with the decision, or if your complaint has not been resolved within eight weeks.</p>	<p>This section is replaced with:</p> <p>Our aim is to get it right, first time every time. If You have a complaint We will try to resolve it straight away. If We are unable to, We will confirm We have received Your complaint within five working days and do Our best to resolve the problem within four weeks. If We cannot We will let You know when an answer may be expected.</p> <p>If We have not resolved the situation within eight weeks We will issue You with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.</p> <p>If You have a complaint about these terms and conditions or the handling of a claim, please call Your Customer Service number or write to:</p> <p>Customer Relations, EE Care Services, PO Box 374, Southampton, SO30 2PT</p> <p>If You have a complaint about the sale of the policy please contact:</p> <p>EE Insurance Services Emerald Buildings, Westmere Drive, Crewe Cheshire CW1 6UN</p> <p>You have the right to refer Your complaint to the Financial Ombudsman, free of charge – but You must do so within six months of the date of the final response letter.</p> <p>If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider Your 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: www.financial-ombudsman.org.uk Telephone: 0800 0234567 or 0300 1239123 Email: complaint.info@financial-ombudsman.org.uk</p> <p>Using Our complaints procedure or contacting the FOS does not affect Your legal rights.</p>

Changes to the Data Protection section

How does this change affect you?	What is the change?
<p>The change of administrator means that Allianz need to transfer the data held about you to another party.</p> <p>Allianz need to explain how to find our Privacy policy that explains how we will use and protect your data.</p>	<p>This section is replaced with:</p> <p>Allianz and Our service providers will store and use the data You supply to administer Your insurance. Your personal data may be transferred outside of the European Economic Area. Your 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 Your data with third parties for the purposes of combatting fraud and this may include the exchange of Your details with other insurers through various databases to help Us check information provided and also to prevent fraudulent claims. We will not keep Your details for longer than necessary.</p> <p>Allianz will use Your data in accordance with Our Privacy policy. Details of Our latest policy can be found at: www.allianz.co.uk/privacy</p> <p>You are advised that any telephone calls made to Allianz 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 You. The data may also be used for staff training or to prove that Our procedures comply with any applicable</p>

Changes to the Regulatory status section

How does this change affect you?	What is the change?
<p>This change gives you the full details of EE Care Services, its ownership and registration details.</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 & 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 & Wales Company No. 02142673, registered office 1 Portal Way, London W3 6RS.</p>