



EE FULL COVER & EE DAMAGE COVER TERMS & CONDITIONS

Available from 01 May 2024

WELCOME TO FULL COVER & DAMAGE COVER

Welcome to your insurance for your device. When we use 'we' or 'us' in this document we mean Chubb European Group SE, which is the insurer and administrator of this policy. When we say 'you' or 'your' we mean the person or business named on the 'Confirmation of Your Insurance' document.

This document, together with the 'Confirmation of Your Insurance' document, forms a contract between you and us. Please read both documents carefully and keep them in a safe place.

This policy covers you if your device, bought directly from EE Ltd, is accidentally damaged and you have chosen Damage Cover, and accidentally damaged, lost or stolen if you have chosen Full Cover.

When we say 'device' we mean your mobile phone, watch, laptop, tablet or other connected device. By connected device we mean device that requires an EE Airtime Plan.

All terms and conditions are given in English, and we'll only ever communicate with you in English. If you need a copy of these terms and conditions in large print, braille or audio, please call EE Customer Care. You can find the number in the 'Contact Details' section on page 4.

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CONTACT DETAILS

EE Customer Care

Contact EE Customer Care, or log into your EE app or EE account online via the website to check what level of cover you have, make changes to your policy or to make a claim. You should also use EE Customer Care if you have any questions about complaints or cancellation.

Online

Log into your EE account via the EE app, or via your EE account online via ee.co.uk

EE website - ee.co.uk

By phone

Call 150 on your EE mobile or call 07953 966 250 from any other phone.

Calls to EE Customer Care are free from an EE Pay Monthly phone. Calls from EE Pay As You Go cost 25p. If you're calling from another provider, please check your call charges with them.

SUMMARY OF COVER

There are two types of cover – Damage Cover or Full Cover. Take a look at your ‘Confirmation of Your Insurance Cover’ document to see which you have. You can also check by texting ‘COVER’ to 150 from your EE mobile or calling EE Customer Care. You can find the number in the ‘Contact Details’ section on page 4.

Here’s a summary of what’s covered:

	Damage Cover	Full Cover
If your device is lost or stolen	x	✓
If your device is damaged by accident	✓	✓
Is an authorised user included? (An authorised user is someone you agree can also use or look after your device for you)	✓	✓
Are you covered worldwide?	✓	✓
Can you get a next day replacement? (Terms and Conditions apply please see 'Delivering your replacement' on page 8)	✓	✓
How many claims can you make?	Unlimited	If your device is damaged: Unlimited If you lose your device or it's stolen: We'll pay a maximum of two claims in any 12-month period
How much excess do you have to pay?	The excess you'll pay depends on your device. You can find the amount in the 'Confirmation of Your Insurance Cover' document. Or you can go to your EE app or EE account online via the EE website. For both consumer and small business customers you can also view it online at ee.co.uk/excessandcharges or by calling EE Customer Care.	

Please note: Damage Cover and Full Cover are not available for all devices.

HOW THIS POLICY WORKS

There are two levels of cover for this insurance, Full Cover and Damage Cover. Full Cover would suit someone who wants worldwide cover for their device if it gets lost, stolen or accidentally damaged. Damage Cover would suit someone who wants worldwide cover for their device if it's accidentally damaged.

WHEN COVER STARTS AND ENDS

Your cover starts on the date shown on your ‘Confirmation of Your Insurance Cover’ document.

Your cover will stop on the date your Airtime Plan with EE ends, or the date you transfer ownership of your Airtime Plan to someone else, whichever happens first. Your Airtime Plan is your contract with EE. We also may end your cover if you're on a repayment plan for your EE Airtime Plan. Insurance cover will end on the date you agree that repayment plan.

If we reject a claim for a lost or stolen device your cover will end on that date. It'll also end if you decide to upgrade your device. If you are no longer using your device you need to call us and your cover will be cancelled.

If none of these things happen, the policy will end after five years. The last date of cover will be at the end of the final month. For example, if you took out this policy on the 1st of August 2023, it would end on 31st July 2028.

PAYMENTS YOU MAKE FOR YOUR COVER

Your monthly payment for this insurance depends on the type of cover you have and the device insured. You can find out what cover you have on your ‘Confirmation of Your Insurance Cover’. Your monthly payment includes any taxes. If any of these amounts change, your monthly payment will reflect this. We'll give you 30 days' warning.

Your first payment might be up to double the usual monthly payment, depending on your start date. If your start date is in the middle of the month, you'll have to pay for the rest of the month as well as the next full month. For example, if you start on the 15th of June, your first payment would cover the remaining 15 days in June, and July's amount too.

Your monthly payment will be added to your Airtime Plan bill.

PAYMENTS YOU MAKE WHEN YOU CLAIM

For each successful claim you make, you'll need to pay an excess. This is the amount you must pay towards your claim which allows us to keep monthly premiums affordable. We'll add this amount to your Airtime Plan bill or collect it via an alternative method when we accept your claim.

The excess you'll need to pay depends on what device you had when you bought the insurance. You can find the amount in your 'Confirmation of Your Insurance Cover' document. Or you can go to your EE app or EE account online via the website. You can also view it online at ee.co.uk/excessandcharges or contact EE Customer Care. You can find the number in the 'Contact details' section on page 4.

LOOKING AFTER YOUR DEVICE

Just because you have insurance doesn't mean you can be careless with your device.

You mustn't leave it in a place where you can't see it, but others can. For example, leaving it on display in an empty vehicle, or in an unoccupied building when any doors or windows are left open or unlocked.

If your device is stolen, you must report it to the police and get a report or crime reference number to support your claim. If you're abroad you must report it to the local police or authority there.

INFORMATION PROVIDED

You must tell us about any changes to your personal details. This includes if your email or postal address changes. You can let us know by calling EE Customer Care.

In the event of actual or suspected dishonesty, falsehood or attempted or actual fraud, your insurance policy may be cancelled by us and your details may be shared with relevant insurance industry databases and law enforcement authorities, and this may result in future insurance being denied and you may be prosecuted.

CHANGES WE CAN MAKE TO THIS POLICY

Sometimes we might need to make changes to the terms and conditions of this policy, for example if a law says we have to.

There may be things outside of our control which will affect your excess and the amount you pay each month for your cover. The cost of administering the policy might go up, or the amount of insurance premium tax you have to pay might change.

We'll give you at least 30 days' notice before changing anything. If you're not happy with something, you'll be able to cancel your policy.

CHANGING YOUR DEVICE OR AIRTIME PLAN

You can't transfer this insurance policy to another phone or device. If you upgrade your phone or device, your cover will end immediately.

If you change your Airtime Plan, including moving to a SIM Only Pay Monthly Airtime Plan, you'll need to check if you're still covered by the insurance. To find out, please text COVER to 150 from your phone, or call EE Customer Care.

WHAT THIS POLICY COVERS IF YOUR DEVICE IS DAMAGED BY ACCIDENT

What's covered

If your device is damaged accidentally by you, someone other than you, or by someone you've allowed to use your device, we'll give you a replacement one. If someone who you didn't allow to use your device damages it on purpose, we'll also cover you. This includes damage such as a cracked screen, or by water or any other liquid – if it stops your device from working normally. It doesn't include dents, scratches or other damage if the device still works normally.

We'll also replace any charging accessories that came in the box with your device from the manufacturer if they are damaged in the same event.

You can make as many claims as you like under this section.

If you're abroad at the time you make a claim, we'll wait until you get back to the United Kingdom before we settle it.

IF YOUR DEVICE IS LOST OR STOLEN

This section only applies if you've chosen Full Cover

If your device is lost or stolen, we'll give you a replacement. This includes if your device is stolen from someone who's looking after it temporarily.

We'll replace any charging accessories that came in the box with your device from the manufacturer if they're lost or stolen in the same event.

Under this section we'll settle up to two claims in any continuous 12-month period. The 12-month period starts on the date we accept your first claim.

If your claim is accepted, we'll send your replacement device to the address we have recorded. We won't send anything abroad, even if you're outside the United Kingdom at the time.

If you find your lost or stolen device

If your old device turns up after you've made a claim, and we've already replaced it, you'll need to return it to us as the device has been subject to a successful claim. Please get in touch by calling EE Customer Care and we'll let you know how you can return it. If we find out you haven't returned it we might ask you to pay us back for the replacement device. If you fail to return your original device to us you may be charged for the cost of the replacement.

WHAT THIS POLICY DOESN'T COVER

We won't cover any extra costs you have to pay to reinstall, re-buy, or recover any content like apps, music, photos, data, or any software on your device. We also won't cover cyber risks such as ransomware, viruses, spyware, malware, and other online threats.

We won't cover anything that isn't resolved by replacing or repairing your device. For example, if your device is stolen and the thief uses it to make calls, we won't cover the phone bill they run up. We will not cover any financial losses due to accounts being accessed, or payments being made fraudulently. For example, if your bank account was accessed and money stolen, we will not cover the financial loss.

We won't pay for any accessories, other than charging accessories that came in the box with your device from the manufacturer.

We won't pay claims if your device is damaged on purpose. We also won't pay for damage caused by repairs if we haven't agreed to them, or by changes made to the device's internal parts or operating system.

We won't pay for any damage to your device caused by war, invasion, revolution or a similar event.

We will not provide cover or pay claims which would cause us to break the law of the UK, EU, or USA. This includes trade and economic sanctions, and UN resolutions. Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people.

HOW TO MAKE A CLAIM

If your device is accidentally damaged, you can make a claim by heading over to your EE app or EE account via ee.co.uk or calling EE Customer Care. We'll ask you to turn off any security features you have on your device, like your passcode. When you claim, you'll need to confirm you've done this. If you refuse, we can charge you a fee – which we'll add to your Airtime Plan bill.

If your device is lost or stolen, you'll need to call EE Customer Care to make a claim. You can find the contact number in the 'Contact Details' section on page 4.

Once we've accepted your claim, you'll need to pay an excess. We'll either charge it to your Airtime Plan bill or collect it from you when you make the claim.

We'll consider everything you tell us about your claim before we decide if we'll pay it. For more help on making a claim, if you're a consumer customer please see ee.co.uk/insuranceclaim. If you're a small business customer, please see ee.co.uk/smeinsuranceclaim.

We won't be able to settle a claim if you're behind on your premium payment paid via your Airtime Plan monthly payments, so please make sure these are up to date.

WHAT WE NEED TO HANDLE YOUR CLAIM

Information about your device

We'll ask you for the IMEI number, or serial number. You can find this on the box your device came in. You can also enter *#06# if you still have the device and the IMEI number will be displayed on the screen.

If you can't give us the IMEI number or serial number, we'll ask you to give us the make and model, the colour and how much memory your device has.

If your device was replaced under the manufacturer's warranty, we'll also ask for proof of a completed exchange with the manufacturer. If you can't give us this, we won't be able to deal with your claim.

Information about your claim

We'll ask you to tell us the time and date your device was lost, stolen or damaged. If the device was stolen, we'll ask for a copy of the report or crime reference number from the police.

If you were abroad, we'll ask for a report from the police or local authority there. If you can't get a report from them, we'll ask to see your tickets to confirm the dates and length of your trip.

If you can't give us this information, we won't be able to deal with your claim.

If you make a claim for loss or theft, your lost or stolen device will be added to a block list by EE. This means that your lost or stolen device will be blocked from using all UK mobile networks to make calls, send texts or access the internet.

Your replacement device

Your replacement device may be refurbished, but we test each one to make sure they're fully working. Your replacement will be the same or a similar specification to your old device, but it may be a different model or operating system.

The device will come with either what's left of the manufacturer's warranty from the original device, or with a 30-day warranty from EE, whichever is longer. The replacement device will still be insured until your cover ends.

If we don't have your device in stock and can't find a suitable replacement, your delivery will be made as soon as a suitable device is available.

Delivering your replacement

If you've made a claim for a damaged device, that damaged device will need to be returned as part of a successful claim and will become the legal property of either Chubb or our appointed subcontractor. For damage claims we'll collect the device when we deliver your replacement. You must be ready to exchange your damaged device when the courier arrives and be able to follow any special instructions from our courier.

If you return the wrong device this will be rejected and it will be returned to you. The correct device must be returned within 14 days or a non-return charge up to the value of your device may be applied to your Airtime Plan bill. This charge will be credited upon return of the correct device.

We won't deliver on UK bank holidays. Your delivery might also be delayed for reasons out of our control, such as road, rail or air transport disruptions. Unfortunately, some geographical restrictions apply so it may take longer to deliver your replacement to some postcodes, we will discuss this with you as part of booking your replacement delivery if your delivery postcode is impacted.

You don't have to pay any delivery costs for your replacement device. But we might charge you if you're not available at the agreed time, or if your damaged device isn't ready to be collected and the courier has to leave.

We'll let you know if we've decided to charge you when you call to arrange re-delivery.

If we require an investigation into your claim and/or claiming pattern, your claim and/or device fulfilment, may be delayed until we have concluded the investigation. This process takes a week on average.

For theft and loss claims we will only deliver a replacement device to your address in the United Kingdom. If you are abroad at the time of accidentally damaging your device then a fulfilment will be arranged when you return to the United Kingdom.

Booking a re-delivery

If you'd like to book a re-delivery, follow the instructions left by the courier. If this doesn't work, please call EE Customer Care.

IF YOU GIVE US WRONG INFORMATION ON PURPOSE

If you, or anyone acting on your behalf, knowingly makes a claim which is in any way dishonest, false, or fraudulent, or any false, or fraudulent statement or document is provided in support of that claim, we may decline your claim and terminate this policy. This means that we may not fulfil the claim, or any subsequent claim. In addition, we may recover any device provided in respect of a false or fraudulent claim.

CANCELLING YOUR POLICY

When you can cancel your policy

You can cancel this policy within 14 days of getting your policy documents. We'll give you a full refund unless you've made any claims. If you've made any claims, we'll ask you to pay the first full monthly payment.

After the 14-day period you can cancel this policy at any time. The cancellation will take effect from the date of your next monthly bill. You'll need to contact us to cancel at least one day before your next monthly bill date. If you don't tell us in time, we'll cancel your policy from the following month's bill date. To see the date of your next bill, log on to your EE account.

If you'd like to cancel this policy, please contact EE Customer Care:

Online

On your EE app or EE account online via the website.

By phone

Call 150 on your EE mobile or call 07953 966 250 from any other phone.

By post

EE Insurance Team

PO Box 5568

Manchester

M61 0TG

Make sure you include the phone number that's on the 'Confirmation of Your Insurance' document.

WHEN WE MIGHT CANCEL YOUR POLICY

We can cancel this policy at any time if you don't follow the terms and conditions in this document. This includes skipping monthly payments, or if it's clear you're not looking after your device properly based on the number of claims you've made. You should follow the advice we give on looking after your device on page 6.

We might have to cancel your policy for reasons out of our control. For example, the cost of administering this policy might get too expensive. Another reason may be changes to tax, interest rates or the inflation rate which would significantly affect the payments you make.

We'll always give you at least 30 days' notice before cancelling your policy.

MAKING A COMPLAINT

Our aim is to get it right first time, every time – so we hope you won't need to make any complaints.

If we can't resolve your complaint straightaway, we'll let you know within five calendar days that we're working on it. We'll then do our best to resolve the problem within four weeks. If we can't do it in this time, we'll keep you in the loop about when you can expect an answer.

If you do need to complain please contact EE Customer Care:

Online

On your EE app or EE account online via the website.

By phone

Call 150 on your EE mobile or call 07953 966 250 from any other phone.

By email

ContactUs.EEInsuranceTeam@Chubb.com

By post

EE Insurance Team
PO Box 5568
Manchester
M61 0TG

If eight weeks have passed and we haven't resolved the situation, or you're not happy with our reply, you can refer your complaint to the Financial Ombudsman Service (FOS). The FOS is independent and will deal with your complaint for free.

You must do this within six months of the date of our final response letter. If you don't, they may not be able to handle your complaint.

You can contact the FOS using the details below.

Online

www.financial-ombudsman.org.uk

By phone

0800 023 4567 or 0300 123 9123

By email

complaint.info@financial-ombudsman.org.uk

By post

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Contacting the FOS won't affect your legal rights. English law applies to this policy.

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely case we're unable to pay claims, we're still backed by the Financial Services Compensation Scheme (FSCS).

You can find out more about the FSCS at www.fscs.org.uk. You can get in touch with them in the following ways:

By online form

www.fscs.org.uk

By phone

0800 678 1100 or 020 7741 4100

By email

enquiries@fscs.org.uk

HOW WE USE YOUR DATA

When you apply for a policy with us, we record and store information you give us. We use your data to help us consider your application, handle any claims you make, and generally manage your policy. We might share your information with other companies, but we'll always follow all relevant laws to make sure your data is protected. For example, we might share your information with another insurer to help us handle your claim.

To find out more, you can visit <https://www.chubb.com/uk-en/footer/privacy-policy.html>. If you'd like a paper copy of our Privacy Policy, drop us an email at contactus.eeinsuranceteam@chubb.com.

REGULATORY STATUS

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and

regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).