



Insurance & Protection Products

Consumer and small business customers

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Insurance & Protection Products

Both of our Insurance and Protection products, Full Cover and Damage Cover, are made up of a number of benefits, and terms for each benefit are set out below. In addition, Damage Cover and Full Cover also include insurance (provided by Allianz plc) full terms for which can be found here ee.co.uk/terms. Where there is any conflict between these terms and the terms of your insurance policy, the latter shall apply to the insurance element.

You can add Full Cover or Damage Cover to your account when you take out your plan with EE. If you are already a customer and want to add either product to your account you'll need to call customer services on 150.

You'll be charged for your product each month and the cost will be added to your service plan bill. If you add Full Cover or Damage Cover part way through a month the cost will be pro-rata'd. You'll need to call customer services on 150 to remove it. If you leave EE, your product will be cancelled automatically.

With the exception of the terms and conditions of insurance, we can change the terms, change the charges or withdraw the products at any time. We will try to give you notice of such changes.

Next Day Faulty Replacement

As a Full Cover or Damage Cover customer you are entitled to a next day replacement option, should your registered device develop a fault during the first 24 months of its life. The terms here are for consumer customers only. Small business customers are also entitled to a next day replacement, see p38-43 of the [EE Price Guide for Small Business](#).

For a £50 fee (including VAT) we will arrange for a courier to visit you to exchange the faulty device for a fully refurbished replacement. This fee will be added to your next service plan bill.

This replacement option does not remove or replace your statutory rights in any way, nor is it insurance. Certain devices are not eligible for this option during the first 12 months, and you will have to contact the manufacturer directly (e.g. Apple devices). However you can arrange a next day replacement for a fault that develops with an Apple device after 12 months and before 24 months. This option is not available for customers with a SIM only plan.

Any device older than 24 months does not qualify for this option. If you add Damage Cover or Full Cover part way through your mobile phone or tablet plan, your device will only be eligible for this option for a period of time up until it is 24 months old (e.g. if you add this in month 10 of your plan, you could arrange a next day replacement for that device for the next 14 months only). If you have made a successful insurance claim under your Damage Cover or Full Cover insurance and received a replacement device, that new device will be eligible for this option for the remainder of the 24 month period (e.g. if your device is stolen in month 4, you will be eligible for a next day replacement of the replaced device for 20 months, taking you to 24 months in total).

Any replacement device will be of the same or similar specification to your faulty device, but it may be a different make or model or have an alternative operating system. This decision will be made at our discretion but we will

always discuss the alternative device with you. The replacement will be from refurbished stock that has been tested and is fully functional. The replacement device will come either with the remaining period of the manufacturer's warranty from the original, or with a 30 day warranty from EE, whichever is the longer.

The next day faulty replacement service can only be used to arrange replacements where a fault develops with your device. By 'fault' we mean the failure of your device due to any permanent mechanical or electrical defect requiring replacement or repair before normal operation can be resumed. If the device is lost, stolen or damaged in any way you cannot have a replacement using the next day faulty replacement service (but you may be able to make a claim under any insurance policy you have).

To arrange a replacement you will need to call customer services on 150. We will complete some diagnostics over the phone to confirm you do require a replacement. We will then arrange for a courier to visit you on the next day. If we don't have your device in stock and can't agree a suitable replacement we won't be able to deliver the replacement within the timescales.

We will not make a delivery on UK bank holidays or in exceptional circumstances, for example: public events, festivals and weather events where road, rail and air transport is disrupted. We only deliver replacement devices to your billing address within the United Kingdom.

You'll need to do the following before the courier arrives to replace the faulty device:

- Remove the SIM card
- Back up any content you want to transfer to your new device
- Delete all content from the faulty device
- Disable any location finder software on the device
- Remove any security features (e.g. Locks, personal ID's, passcodes or PIN numbers, software applications or other means which stops us from accessing your device in order to return it to its original factory settings and recycle it)

We may charge for the cost of the replacement device if you have not completed all of the actions listed above.

We will charge you for the cost of a failed delivery for example:

- If you are not available to accept the replacement on the day and at the time agreed; or
- If you do not have the device ready for exchange.

For details of this charge go to: www.ee.co.uk/excessandcharges

To re-arrange a failed delivery you must first follow the instructions on the card left by the delivery firm and if this does not result in a new delivery, then call EE customer services on 150 from your mobile phone or 07953 966 250 from any other phone.

The courier will take the faulty device away. If we have collected and replaced your device, then discover the old device was not faulty (e.g. if it has been damaged) we may charge you for the cost of the replacement device and may remove the Insurance & Protection product from your service plan.

Multi-device insurance discount

When you take out more than one Full Cover or Damage Cover product you will get a discount on each product you take out. Each policy must be in your name or in the name of your business, for devices on your EE account. The discount will not apply if the insurance policy is for someone else. The discount is only available for Full Cover or Damage Cover. Other insurance policies or products that you have with EE such as Clone Phone, Orange Care or on other accounts you may hold with T-Mobile and Orange are not eligible.

If you're a consumer customer you'll get a 10% discount on the monthly cost of Insurance & Protection. The discount will only apply to products taken out from 9th September 2015.

If you're a business registered customer the discount you get will depend on the number of Insurance & Protection products you take out. Your discount can go up and down depending on the number of products on your account each month:

- 2-9 products: 10% discount on each
- 10-19 products: 15% discount on each
- 20+ products: 20% discount on each

For all customers the discount does not apply to your excess fee or any other fees related to insurance. You do not need to take all Insurance & Protection products out at the same time to get the discount. The discount will be calculated monthly based on the number of eligible products on your account by 10pm on the day your bill is run and then applied to that service plan bill.

Premium Version of Lookout Mobile Security (Full Cover customers only)

Available for Android and iOS users only. Download the Lookout app and follow the steps to activate. Lookout terms and conditions apply, see lookout.com for details.