



WELCOME TO FULL COVER AND DAMAGE COVER

Mobile phone and tablet insurance for consumer and small business

Relax we've got you covered

This booklet contains everything you need to know about the insurance included in Damage Cover or Full Cover and how it works.

For even more peace of mind we offer additional benefits with our insurance and protection products. To find out more about these great benefits visit the following websites:

If you're a pay monthly customer go to www.ee.co.uk/insuranceandprotection.

If you're a small business customer go to www.ee.co.uk/businessinsurance.

Full terms and conditions can also be found at:

www.ee.co.uk/terms for pay monthly and at www.ee.co.uk/businessterms for small business.

Please note: We can change the terms, withdraw services or additional benefits of our insurance and protection products at any time. However, you will be given at least 30 days notice in writing of any changes to the terms and conditions of your insurance.

Introduction	3
Important things to know	3
What words mean	4
A summary of the features and benefits of the insurance	5
Help & Support	5
If Your Mobile Phone or Tablet is Damaged	6
What's covered by the insurance?	6
What's not covered by the insurance?	6
Are there any other conditions or exclusions that apply?	6
Is there a limit on the number of claims that can be made for Damage?	6
About the replacement Mobile Phone or Tablet	6
What costs or charges are there to pay?	6
If Your Mobile Phone or Tablet is Lost or Stolen	7
What's covered by the insurance?	7
What's not covered by the insurance?	7
Are there any other conditions or exclusions that apply?	7
Is there a limit on the number of claims that can be made for Loss or Theft?	7
About the replacement Mobile Phone or Tablet	7
What costs or charges are there to pay?	7
How to make a claim	8
How We will deal with Your claim	9
We will collect information	9
How We will replace Your Mobile Phone or Tablet	9
Charges or restrictions that apply to delivery of a replacement Mobile Phone or Tablet	9
Return or recovery of a Lost or Stolen Mobile Phone or Tablet	9
General Conditions (applying to all sections of this insurance)	10
1. Changes to Your personal details You must tell Us about	10
2. Changes the Insurer can make to this insurance	10
3. Cancelling this insurance	10
4. Changing Your Mobile Phone, Tablet or Service Plan	10
5. Cost of the insurance	11
6. When does this insurance end?	11
7. Law	11
8. Fraud	11
How to make a complaint	12
Data Protection	12
Financial Services Compensation Scheme	12
Regulatory Status	12

Introduction

Welcome to Mobile Phone and Tablet Insurance from EE. These terms and conditions contain everything You need to know about Your insurance and how it works. This document and the Confirmation of Your Insurance Cover form Your contract with the Insurer, please read both to make sure the cover provided and the terms and conditions meet Your needs. You should keep both documents together in a safe place.

In this document We have given some words and phrases a specific meaning, they are listed in "What words mean" and will always mean the same thing wherever they appear beginning with a capital letter. For example: Mobile Phone.

This insurance is provided on the understanding that You will take care of Your Mobile Phone or Tablet. Having insurance does not mean You can take risks with Your Mobile Phone or Tablet that You would not take if they were not insured. For example: leaving Your Mobile Phone or Tablet on display where You cannot see it but other people can.

The Insurer will insure Your Mobile Phone or Tablet subject to these terms and conditions for the Period of Cover and while You continue to pay the monthly premium through the bill for Your Service Plan.

Important things to know

- The purchase of insurance and protection is not a requirement of Your Service Plan.
- Mobile Phone and Tablet insurance is only available if You are 18 years of age or older.
- A monthly premium will be charged to the bill for Your Service Plan and includes any insurance taxes.
- We rely on the information You provide to Us in writing or over the phone to make decisions about Your insurance and any claim. If You do not answer accurately and completely any questions We ask, We might invalidate Your insurance and/or We might reject Your claim.
- These terms and conditions apply only to the Mobile Phone or Tablet supplied to You by EE (or replaced by Us after a successful claim) and connected by a SIM card to Your Service Plan and the phone number shown on Your Confirmation of Your Insurance Cover.
- We expect the SIM card that connects Your Mobile Phone or Tablet to Your Service Plan to be in the Mobile Phone or Tablet at all times. We will only consider a claim when the SIM card is not in the Mobile Phone or Tablet if it has been removed temporarily and for a legitimate reason.
- This insurance will end if you upgrade Your Mobile Phone or Tablet. If You change Your Service Plan, You must call EE customer services to check Your insurance is still in place.
- The insurance allows You to authorise someone You know to use Your Mobile Phone or Tablet. You must make any Authorised User aware of the terms and conditions of this insurance.
- This insurance will run for a maximum of 60 months unless You or the Insurer cancel it earlier, therefore, You should check from time to time to make sure the insurance continues to meet Your needs.

What words mean

Some of the words and phrases in these terms and conditions have specific meanings. These are explained below and have the same meaning wherever they appear beginning with a capital letter.

Authorised User	A person You know and authorise to use Your Mobile Phone or Tablet.
Confirmation of Your Insurance Cover	A document headed 'Confirmation of Your Insurance Cover' that is sent to You after You purchase Mobile Phone and Tablet Insurance and contains Your details, the type of cover, Your phone number, the maximum Excess and the monthly premium that will be added to the bill for Your Service Plan.
Damage, Damaged	Your Mobile Phone or Tablet stops working normally as the result of an accident or a deliberate act by someone not known to You or to an Authorised User.
EE	EE Limited, operating the brands of EE, Orange and T-Mobile in the UK.
EE Insurance Services	A trading name of Lifestyle Services Group.
Excess	The amount payable by You for each successful claim.
IMEI number	International Mobile Equipment Identity number. A serial number that uniquely identifies Your Mobile Phone or Tablet. You can find this by typing in *#06# into the keypad of Your Mobile Phone or by checking "settings" in Your Tablet menu.
Insurer	Allianz Insurance plc.
Loss, Lost	The disappearance of Your Mobile Phone or Tablet in circumstances that do not involve Theft and You are unable to recover it.
Mobile Phone	The Mobile Phone supplied by EE for the phone number shown on Your Confirmation of Your Insurance Cover or a replacement provided by Us after a successful claim. The Mobile Phone will have capability to make or receive telephone calls and SMS messages when connected by a SIM card to the EE network or an overseas network when not in the UK.
Period of Cover	A period beginning on the Start Date shown on Your Confirmation of Your Insurance Cover and ending at the earliest of one of the events listed in General Condition 6 - "When does this insurance end?"
Service Plan	Your contract for a pay-monthly plan with EE, Orange or T-Mobile.
Start Date	The date You purchase insurance as shown on Your Confirmation of Your Insurance Cover.
Tablet	The Tablet supplied by EE for the phone number shown on Your Confirmation of Your Insurance Cover or a replacement provided by Us after a successful claim. The Tablet will have the capability to connect to the internet when connected by a SIM card to the EE network or an overseas network when not in the UK.
Theft, Stolen	Your Mobile Phone or Tablet being taken unlawfully from You, an Authorised User or anyone temporarily holding or storing it for You or an Authorised User.
Unauthorised Use	Calls, SMS messages, data downloads or any other use of Your Mobile Phone or Tablet after it has been Lost or Stolen and whilst not barred.
United Kingdom/UK	England, Scotland, Wales and Northern Ireland.
We, Us, Our	The Insurer, or EE Insurance Services acting on behalf of the Insurer in respect of the administration of this insurance or the handling of claims, but not in relation to the sale of the insurance.
You, Your	The person or business (named on the business service agreement) named on Your Confirmation of Your Insurance Cover.

A summary of the features and benefits of the insurance

There are two types of cover - Damage Cover or Full Cover. Your Confirmation of Your Insurance Cover will show the type of cover You have and the monthly premium You will pay each month. Here is a summary of the insurance benefits:

	Damage Cover	Full Cover
Cover for Damage	Yes	Yes
Cover for Loss	Not included	Yes
Cover for Theft	Not included	Yes
Authorised User included	Yes	Yes
Claims Limit	Unlimited	Damage – Unlimited Loss and/or Theft – Max 2 accepted claims in a rolling 12 month period
Worldwide Cover	Yes	Yes
Replacement: same day/next day (terms and conditions apply)	Yes	Yes
Excess	The amount of the Excess You will pay depends on the banding of Your Mobile Phone or Tablet on the date a successful claim for Loss, Theft or Damage is accepted. The maximum You will pay is shown below:	
	Band A - £35	Band A - £35
	Band B - £55	Band B - £55
	Band C - £75	Band C - £75
	To find the latest Excess go to: www.ee.co.uk/excessandcharges	
	For full details of the cover see page 6	For full details of the cover see pages 6 & 7
	For details of other services included with Damage Cover go to: www.ee.co.uk/insuranceandprotection or www.ee.co.uk/businessinsurance if you're a small business customer	For details of other services included with Full Cover go to: www.ee.co.uk/insuranceandprotection or www.ee.co.uk/businessinsurance if you're a small business customer

Damage Cover and Full Cover are not available for all Mobile Phones or Tablets.

Help & Support

If You need help or support, contact EE on the customer service numbers below:

	From Your Orange, T-Mobile or EE phone	From any other phone
Customers with an EE Service Plan	150	07953 966 250
Customers with an Orange Service Plan		07973 100 150
Customers with a T-Mobile Service Plan		0845 412 5000
Small Business Customers with an Orange Service Plan	345	07973 100 345

If Your Mobile Phone or Tablet is Damaged

(This section applies to Damage Cover and Full Cover)

What's covered by the insurance?

We will replace Your Mobile Phone or Tablet if:

- it stops working normally as the result of anything that happens by accident during the Period of Cover; or
- it stops working normally as the result of a deliberate act by someone not known to You or an Authorised User.

What's not covered by the insurance?

We will not replace Your Mobile Phone or Tablet if it is Damaged:

- deliberately by You, an Authorised User or anyone acting on the instructions of You or an Authorised User;
- while being repaired by someone not authorised by Us;
- by an alteration or modification to any internal parts or to the operating system (such as it being unlocked to operate on another network);
- by dents, scratches or other marks that do not stop it working normally.

Are there any other conditions or exclusions that apply?

We will not pay any claim:

- for the costs of installing or re-purchasing any content such as data, music, photos, apps or software to the replacement Mobile Phone or Tablet;
- where the SIM card was not in Your Mobile Phone or Tablet at the time it was Damaged. (This exclusion will not apply if Your SIM card was removed temporarily for a legitimate reason);
- for accessories of any kind;
- where Your Service Plan is not paid and up to date in accordance with the Service Plan terms and conditions;
- for Damage caused by war, invasion, revolution or similar event.

Please also check General Conditions on page 10.

Is there a limit on the number of claims that can be made for Damage?

There is no limit on the number of successful claims we will accept for Damage during the Period of Cover.

About the replacement Mobile Phone or Tablet

The replacement Mobile Phone or Tablet will be of the same or similar specification, but it may be a different make or model and have an alternative operating system.

The replacement will be from refurbished stock that has been tested and is fully functional. It will come either with the remaining period of the manufacturer's warranty from the original Mobile Phone or Tablet, or with a 90 day warranty from EE, whichever is the longer.

We will always discuss the options around a replacement Mobile Phone or Tablet with You.

What costs or charges are there to pay?

Monthly Premium

The monthly premium shown on Your Confirmation of Your Insurance Cover will be charged to the bill for Your Service Plan in addition to any charges for the use of Your Mobile Phone or Tablet.

Excess

You will be charged an Excess for each successful claim. The amount of the Excess You will pay depends on the banding of Your Mobile Phone or Tablet on the date a successful claim is accepted.

The table below sets out the maximum amount of the Excess You will pay. To find the latest Excess go to: www.ee.co.uk/excessandcharges.

Band	Excess Value
A	£35
B	£55
C	£75

The Excess will be added to the bill for Your Service Plan and included in the next month's bill.

Failed Delivery

We will charge You for the failed delivery of a replacement if You are not available on the day and at the time agreed or if the damaged Mobile Phone or Tablet is not ready for replacement. For details of the charges go to: www.ee.co.uk/excessandcharges.

If Your Mobile Phone or Tablet is Lost or Stolen

(This section applies to Full Cover only – check Your Confirmation of Your Insurance Cover)

What's covered by the insurance?

We will replace Your Mobile Phone or Tablet if:

- It is Lost and disappears in circumstances that do not involve Theft and it cannot be recovered;
- it is taken unlawfully from You, an Authorised User or anyone temporarily holding or storing it for You or an Authorised User.

What's not covered by the insurance?

We will not replace Your Mobile Phone or Tablet if:

- You or an Authorised User knowingly leave it in a place where You can't see it but others can;
- You do not report the Theft to the police (local police if abroad) and do not obtain a report or a crime reference number;
- You or an Authorised User knowingly leave it on display in an unattended vehicle that is unlocked and the vehicle's security systems are not enabled (for example, in a dashboard holder);
- You or an Authorised User leave it in an unoccupied building where the windows and doors are left unlocked.

Are there any other conditions or exclusions that apply?

We will not pay any claim:

- where Your Mobile Phone or Tablet is Lost by someone other than You or an Authorised User;
- where the SIM card was not in Your Mobile Phone or Tablet at the time it was Lost or Stolen. (This exclusion will not apply if Your SIM card was removed temporarily for a legitimate reason);
- for the costs for installing or re-purchasing any content such as data, music, photos apps or software to the replacement Mobile Phone or Tablet;
- for accessories of any kind;
- where the bill for Your Service Plan is not paid and up to date in accordance with the Service Plan terms and conditions;
- any claim for Loss or Theft caused by war, invasion, revolution or similar event.

Please also check General Conditions on page 10.

Is there a limit on the number of claims that can be made for Loss or Theft?

We will accept a total of two successful claims in a 12 month period for Loss and/or Theft.

The 12 month period begins on the date We accept Your first successful claim.

Example: Your Mobile Phone or Tablet is Stolen and We accept Your claim on 1st May. This means we will only accept one more successful claim for Loss or Theft before 30th April in the following year.

There is no limit on the number of successful claims we will accept for Damage during the Period of Cover.

About the replacement Mobile Phone or Tablet

The replacement Mobile Phone or Tablet will be of the same or similar specification, but it may be a different make or model and have an alternative operating system.

The replacement will be from refurbished stock that has been tested and is fully functional. It will come either with the remaining period of the manufacturer's warranty from the replaced Mobile Phone or Tablet or a 90 day warranty from EE, whichever is the longer.

We will always discuss the options around a replacement Mobile Phone or Tablet with You.

What costs or charges are there to pay?

Monthly Premium

The monthly premium shown on Your Confirmation of Your Insurance Cover will be charged to the bill for Your Service Plan in addition to any charges for the use of Your Mobile Phone or Tablet.

Excess

You will be charged an Excess for each successful claim. The amount of the Excess You will pay depends on the banding of Your Mobile Phone or Tablet on the date a successful claim is accepted.

The table below sets out the maximum amount of the Excess You will pay. To find the latest Excess go to: www.ee.co.uk/excessandcharges.

Band	Excess Value
A	£35
B	£55
C	£75

The Excess will be added to the bill for Your Service Plan and included in the next month's bill.

Failed Delivery

We will charge You for the failed delivery of a replacement if You are not available on the day and at the time agreed or if the damaged Mobile Phone or Tablet is not ready for replacement. For details of the charges go to: www.ee.co.uk/excessandcharges.

How to make a claim

We know events that cause a claim can be very different, We will consider everything You tell Us about Your claim before We make a decision.

To begin with, follow the step by step instructions below:

Search	Where possible, make contact with the owner or management of the last place You remember using Your Mobile Phone or Tablet to see if it has been handed in as lost property.
Report	Report any Theft to the police (or local police if outside of the UK at the time) as soon as possible and obtain a report or crime reference number and police station details. We encourage You to report the Theft within 30 days.
Protect	If Your Mobile Phone or Tablet has the functionality, activate the Mobile Phone or Tablet location feature to help You in retrieving it. This may also enable You to lock and wipe the data stored on Your Mobile Phone or Tablet. Please call EE customer services if You need any assistance with this.
Register	Register the claim with Us as soon as possible by calling the customer service number below. We encourage You to report Your claim within 30 days to reduce the time You are without a Mobile Phone or Tablet.

	From Your Orange, T-Mobile or EE phone	From any other phone
Customers with an EE Service Plan	150	07953 966 250
Customers with an Orange Service Plan		07973 100 150
Customers with a T-Mobile Service Plan		0845 412 5000
Small Business Customers with an Orange Service Plan	345	07973 100 345

Don't forget: You should report the Loss or Theft of Your Mobile Phone or Tablet to EE as soon as possible to limit Unauthorised Use as this is not covered under this insurance.

To help Us deal with Your claim as quickly as possible please have the following information to hand when You call:

- IMEI Number (You can find this on the box Your Mobile Phone or Tablet came in);
- The make and model of Your Mobile Phone or Tablet;
- The crime reference number or the report and the name of the police station it was reported to (as applicable);
- The time and date Your Mobile Phone or Tablet was Lost, Stolen or Damaged.

When You register a claim for Damage, please disable any location finder software to make sure We can arrange for the Damaged Mobile Phone or Tablet to be recycled.

How We will deal with Your claim

We will collect information

- We will take the details of Your claim over the telephone;
- In some circumstances, We will ask You to complete a claim form if We need to investigate Your claim. We provide a pre-paid addressed envelope for You to send the claim form back or You can email it or fax it back to Us;
- We will ask You to provide a copy of the report or the crime reference number from the police if Your Mobile Phone or Tablet has been Stolen;
- If We accept Your claim We will charge the Excess to the bill for Your Service Plan and collect it in the next monthly payment;
- If You do not provide the documentation We ask for, We will decline Your claim.

How We will replace Your Mobile Phone or Tablet

We will consider Your claim based on the information provided by You and:

- If We accept Your claim and agree the replacement Mobile Phone or Tablet before 11.00 am, We aim to deliver a replacement on the same day; or
- If We accept Your claim and agree the replacement Mobile Phone or Tablet after 11.00am and before 7.30pm, We aim to deliver it on the next working day.

Please note: charges and restrictions apply to delivery, please read the next section for details.

Charges or restrictions that apply to delivery of a replacement Mobile Phone or Tablet

We will only deliver a replacement Mobile Phone or Tablet to Your address in the United Kingdom. If You are abroad at the time of the Damage, Loss or Theft, We will deliver the replacement when You return to the United Kingdom.

The cost of delivering a replacement Mobile Phone or Tablet is included in the claims service. However, 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 Damaged Mobile Phone or Tablet ready for exchange.

For details of the charges go to: www.ee.co.uk/excessandcharges.

To re-arrange delivery You must call the customer service number shown in the Help and Support section.

If We do not have Your Mobile Phone or Tablet in stock and cannot agree a suitable replacement, We will not be able to deliver the replacement in the timescales set out above.

We are not able to make same day deliveries in: Northern Ireland, Isle of Lewis, Inverness, Isle of Arran, Orkney Isles, Hebrides, Isles of Scilly, Shetland Isles, Aberdeenshire, Channel Islands, Isle of Man and Isle of Wight and some parts of Ayrshire, Paisley & Perthshire.

We will not make a same day or next working day 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.

Return or recovery of a Lost or Stolen Mobile Phone or Tablet

If Your claim is accepted and Your Mobile Phone or Tablet is replaced, the Damaged, Lost or Stolen device will become the property of the Insurer.

If Your Mobile Phone or Tablet is Damaged: You must return the Damaged device to Us. This will normally take place as an exchange at the delivery of the replacement Mobile Phone or Tablet.

If You find or recover Your Mobile Phone or Tablet after it has been replaced by a successful claim for Loss or Theft, You must return it to Us. Please call EE customer services who will provide details for You to return it to Us. We will take action to recover the cost of the replacement if We find out You have found or recovered the Mobile Phone or Tablet after We have settled a claim.

General Conditions (applying to all sections of this insurance)

1. Changes to Your personal details You must tell Us about

If You change Your email or postal address, You should contact: EE customer Services to provide the new details, please call 150 from Your Mobile Phone (345 Orange small business customers).

2. Changes the Insurer can make to this insurance

The Insurer can review and reduce the Excess during the Period of Cover. You can check the latest Excess value for Your Mobile Phone and Tablet at: www.ee.co.uk/excessandcharges.

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 either 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).

The circumstances that may give rise to a change in the monthly premium or to the terms and conditions of the insurance include: significant adverse claims experience, significant increase in the Insurer's operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates.

3. Cancelling this insurance

You can cancel this insurance at any time with no additional fees or charges. We will refund the part of the monthly premium paid for the number of days after We receive Your cancellation instructions. Any refund will be made by credit to the bill for Your Service Plan.

For example: If Your monthly premium is charged to the bill for Your Service Plan on the 25th of each month and You cancel or a claim decision is made on the 14th of the following month, a refund for 11 days will be made to the bill for Your Service Plan.

If You cancel 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.

If You decide to cancel please call 150 from Your Mobile Phone (345 Orange small business customers) or write to Us at: EE Insurance Services, Customer Relations, PO Box 98, Blyth, NE24 9DL quoting Your phone number shown on Your Confirmation of Your Insurance Cover.

The Insurer can cancel the insurance without notice if You do not pay the monthly premium when due or if You make a claim We believe to be fraudulent. Otherwise, the Insurer can cancel Your insurance by giving You 30 days written notice by post to Your last known address or an email to the email address You have provided.

The circumstances that may give rise to the cancellation of Your Agreement are: significant adverse claims experience, significant increase in the Insurer's operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates.

4. Changing Your Mobile Phone, Tablet or Service Plan

If You upgrade Your Mobile Phone or Tablet all cover under this insurance will end.

If You receive a replacement Mobile Phone or Tablet as a result of a successful claim You will continue to be covered by this Insurance for the remaining Period of Cover.

If You change Your Service Plan, please call customer services on 150 from Your Mobile Phone (345 Orange small business customers) to confirm Your insurance is still in place.

5. Cost of the insurance

The monthly premium for this insurance will depend on the type of cover You have - Damage Cover or Full Cover. The type of cover and the monthly premium is shown on Your Confirmation of Your Insurance Cover. The monthly premium includes any insurance taxes or additional charges which may apply.

Your first payment will cover the number of days from the Start Date until the end of the first billing period and for all of the next billing period.

6. When does this insurance end?

This insurance will end and all cover will cease at the earliest of the following:

- The date You disconnect Your Mobile Phone or Tablet from any EE network;
- The date You upgrade your Mobile Phone or Tablet;
- The date You enter in to any payment plan to repay an outstanding debt on Your Service Plan;
- When You cancel Your Service Plan or You transfer to a pay as you go service plan;
- You or the Insurer cancel this insurance (see General Condition 3 for how to cancel);
- At the end of the 60th month after the Start Date shown on Your Confirmation of Your Insurance Cover.

7. Law

English law applies to this insurance and all communication with You will be in English.

8. Fraud

If You or anyone acting on Your behalf makes a claim which is in anyway false or fraudulent or supports a claim with any false or fraudulent statement or document, You will lose all benefit and any monthly premiums You have paid for this insurance. We may also recover the cost of any successful claims We have settled under this insurance and later discover or suspect to be fraudulent.

If You fraudulently provide Us with false information, statements or documents, We will record this on anti-fraud databases and may also notify other organisations. See the section "Data Protection" for more details.

How to make a complaint

We aim to get it right, first time, every time. If We do make a mistake, We will try to put it right as soon as We can. If You wish to make a complaint, please call Us on 150 from Your Mobile Phone (345 Orange small business customers) or alternatively You can write to: EE Insurance Services, Customer Relations, PO Box 98, Blyth, NE24 9DL.

We will always acknowledge receipt of Your complaint within five working days or sooner and do Our best to resolve the problem within four weeks. If We cannot, We will let You know when We expect to be able to give an answer.

If We have not sorted out the situation within eight weeks, We will provide You with information about the Financial Ombudsman Service.

Using the Insurer's complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

Data Protection

We will store and use the details You supply to Us to administer Your insurance. Your personal details may be transferred outside of the European Economic Area. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law. We may exchange 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.

You are advised that any telephone calls made to Us may be recorded. These recordings may be used to monitor the accuracy of information provided by You and Our staff. They may also be used to allow additional training to be provided to staff or to prove that Our procedures comply with legal requirements.

Financial Services Compensation Scheme

If the Insurer is unable to meet their liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.UK by emailing enquiries@fscs.org.UK or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Regulatory status

Allianz Insurance plc - The Insurer. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

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Both firms register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by phoning 0800 111 6768.