



## FULL COVER AND DAMAGE COVER

### Non-insurance terms for consumer and small business customers.

Full Cover and Damage Cover include a number of non-insurance benefits. The terms for each benefit are set out below. With the exception of the terms and conditions of insurance, we can change the below terms, change the charges or discounts or withdraw the products or discounts at any time. We will try to give you notice of any such changes. For consumer insurance terms please visit [ee.co.uk/insuranceterms](https://ee.co.uk/insuranceterms), or for the business terms, please visit [ee.co.uk/businesssterms](https://ee.co.uk/businesssterms)

### Next day replacement option for faulty devices

The terms here are for consumer customers only. Small business customers are also entitled to a next day replacement. For these terms see the Price Guide for Small Business at [ee.co.uk/businesssterms](https://ee.co.uk/businesssterms)

Full Cover and Damage Cover customers are entitled to a next day replacement, should your registered device be diagnosed by us with a fault. 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. You may be able to make a claim under any insurance policy you have. This replacement option does not remove or replace your statutory rights in any way, nor is it insurance.

For a fee, 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 Airtime Plan bill. To find out the current fee, please visit [ee.co.uk/excessandcharges](https://ee.co.uk/excessandcharges)

Apple devices are not eligible for this option during the first 12 months; you will need to contact Apple directly. We can only arrange a next day replacement for a fault that develops with an Apple device after 12 months and before 24 months. Devices older than 24-months do 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 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, the 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. Next day faulty replacements are not available for any customer on a SIM only plan.

The replacement device 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 device, or with a 30 day warranty from EE, whichever is the longer.

To arrange a replacement, you will need to call us on 150 from your EE phone, or 07953 966 250 from any other phone. We will complete some diagnostics over the phone to confirm if you are eligible for a replacement and process the next day replacement. 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 complete the following before the courier arrives to replace the faulty device:

- Back up any content you want to transfer to your new device

- Delete all content from the faulty device and deactivate location finder software on the device, for example, Find My iPhone
- Remove any security features such as PIN, passcode and finger print locks, or any software applications that stop us from accessing your device in order to return it to its original factory settings and recycle it
- Remove the SIM card as you will need to put this in the replacement device

We may charge for the cost of the replacement device if you have not completed all of the actions listed above. We may charge you for the cost of a failed delivery 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 these charges visit [ee.co.uk/excessandcharges](http://ee.co.uk/excessandcharges)

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 EE insurance product from your Airtime Plan.

## Multi policy 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 business 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 policies taken out after 9 September 2015. 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 total monthly cost of EE insurance (if you are entitled to a loyalty discount we will calculate the 10% multi-policy discount after we've taken off your loyalty discount). 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 EE insurance 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

Discounts do not apply to your excess fee or any other fees related to insurance. You do not need to take all EE insurance 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 Airtime Plan bill.

## 10% loyalty discount

If you choose to protect your new device with Full Cover or Damage Cover when you upgrade your EE plan, you will get a 10% loyalty discount off the total monthly insurance payment each month. This discount will last for as long as you keep the EE insurance product for your new registered device, up to a maximum of 60 months and is only available if your previous device was insured by EE. The discount will come off the total monthly insurance payment (which includes your monthly insurance premium plus Insurance Premium Tax at the prevailing rate). Offer only available to EE customers who upgrade their EE plan and purchase a new EE insurance product at the same time. Offer not available if there is a gap between the expiry of your previous insurance product and taking out a new product. Not available with any other offer or discount, except 50% no claims discount on excess fee and multi-policy discount (we will apply the loyalty discount first, then you will get the multi-policy discount based on that discounted cost).

## 50% no claims discount on excess fee

Offer only for customers who 1) previously had a Full Cover or Damage Cover product and 2) did not make a successful claim under the Full Cover or Damage Cover policy that immediately preceded the current insurance policy. If you make a successful claim under your Full Cover or Damage Cover policy and you have not completed a successful claim under your previous policy, you will get a one-off 50% no claims discount on the excess payable. Offer not available if there has been a gap between your previous product and your current product; if you have failed to make all monthly payments due for your insurance product; if you made a fraudulent claim on your previous policy or if the claim you submit is fraudulent (in our reasonable opinion).