EE Care Services are
EE's insurance sales partner

WELCOME TO FULL COVER AND DAMAGE COVER

Insurance for Mobile Phone and Connected Devices – designed for consumer and small business.

Relax we've got you covered

This document contains everything you need to know about the insurance included in Full Cover or Damage 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 ee.co.uk/insurance
- If you're a small business customer go to ee.co.uk/businessinsurance

Full terms and conditions can also be found at the following websites:

- If you're a pay monthly customer go to ee.co.uk/terms
- If you're a small business customer go to ee.co.uk/businessterms

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.

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Your Demands and Needs

This product meets the demands and needs of those who wish to insure their Mobile Phone or Connected Device against Loss, Theft and/or Damage, now and in the future. As such by purchasing Insurance and Protection You will have come to Your own decision as to whether this product meets Your particular needs for insuring Your Mobile Phone or Connected Device against Loss, Theft and/or Damage and You are aware that the replacement of Your Mobile Phone or Connected Device will be from refurbished stock. You have therefore decided to proceed with Full Cover or Damage Cover at the monthly cost and terms indicated on a non-advised sales basis, which means that no advice on the suitability of this insurance has been given by EE Care Services.

Status Disclosure

This cover has been sold and arranged by EE Care 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 Care Services is a trading name of The Carphone Warehouse Limited. Connected World Services Distributions Ltd (trading as Connected World Services) is an appointed representative of Carphone Warehouse Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312912. Connected World Services Distributions Limited is a company registered in England & Wales Company No. 01847868. The Carphone Warehouse Limited is a company registered in England & Wales Company No. 02142673, registered office 1 Portal Way, London W3 6RS.

Introduction

Welcome to Full Cover and Damage Cover from EE – insurance for Your Mobile Phone and Connected Device. 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 Connected Device. Having insurance does not mean You can take risks with Your Mobile Phone or Connected Device that You would not take if they were not insured. For example: leaving Your Mobile Phone or Connected Device on display where You cannot see it but other people can.

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

Important things to know

- The purchase of Insurance and Protection is not a requirement of Your Service Plan.
- Full Cover and Damage Cover is only available if You are 18 years of age or older.
- A monthly premium will be charged to Your Service Plan bill and includes any insurance taxes.
- If You make a successful claim You will need to pay an Excess.
- Any replacement will be from refurbished stock that has been tested and is fully functional. Mobile Phones will be locked to the EE network.
- This insurance has a minimum term of 3 months from the Cover Start Date. You can cancel this insurance within 14 days of receiving these terms and conditions with no extra cost. If You cancel this insurance after 14 days and within the minimum term, You will be required to pay the monthly premiums due for the first 3 months. After the minimum term has ended You can cancel this insurance at any time.
- 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 Connected Device supplied to You by EE or that We have agreed to insure (or replaced by Us after a successful claim) and whose IMEI number, serial number or unique device identifier (UDI) is shown on Your Confirmation of Your Insurance Cover.
- We will not complete a claim until We can confirm that all Security Features have been disabled. We cannot recycle Mobile Phones or Connected Devices where a Security Feature is enabled.
- This insurance will end if you upgrade Your Mobile Phone or Connected Device. If You change Your Service Plan, You must call EE customer services to check Your insurance is still in place.
- This insurance covers Your Mobile Phone or Connected Device when it is being used by someone you know and authorise to use it. You must make any Authorised User aware of the terms and conditions of this insurance.
- After the 3 month minimum term this insurance will continue for a maximum of 57 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 Connected Device.

Confirmation of Your Insurance Cover A document headed 'Confirmation of Your Insurance Cover' that is sent to You after You purchase Full Cover or Damage Cover and contains Your details, Cover Start Date, the type of cover, Your mobile number, the IMEI number, serial number or unique device identifier (UDI) of Your Mobile Phone or Connected Device, the maximum Excess and the monthly premium that will be added to Your Service Plan bill.

Connected Device A device supplied to You by EE or We have agreed to insure whose IMEI, serial number or unique device identifier (UDI) is shown on Your Confirmation of Your Insurance Cover or a replacement provided by Us after a successful claim.

Cover Start Date The date You purchase insurance as shown on Your Confirmation of Your Insurance Cover.

Damage, Damaged Your Mobile Phone or Connected Device stops working normally as the result of an accident (including a cracked screen and liquid damage) or a deliberate act by someone other than You or an Authorised User.

EE EE Limited, operating the brands of EE, Orange and T-Mobile in the UK.

EE Care Services A trading name of The Carphone Warehouse Limited.

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 Connected Device. You can find this by typing in *#06# into the keypad of Your Mobile Phone or by checking "settings" in Your Connected Device menu.

Insurer Allianz Insurance plc.

Loss, Lost The disappearance of Your Mobile Phone or Connected Device in circumstances that do not involve Theft and You are unable to recover it.

Mobile Phone The Mobile Phone supplied to You by EE or We have agreed to insure whose IMEI number is shown on Your Confirmation of Your Insurance Cover or a replacement provided by Us after a successful claim.

Period of Cover A period beginning on the Cover 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?"

Proof of Ownership A document from a UK high street or online retailer showing the IMEI number, or serial number or unique device identifier for a brand new Mobile Phone or Connected Device.

Security Feature Locks, personal ID's, passcodes or PIN numbers, software, applications or other means which stop Us from accessing Your Mobile Phone or Connected Device in order to return it to its original factory settings and recycle it.

Service Plan Your contract for services with EE.

Theft, Stolen Your Mobile Phone or Connected Device 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 Connected Device after it has been Lost or Stolen.

United Kingdom/UK England, Scotland, Wales and Northern Ireland.

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 or 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.

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 – Maximum 2 accepted claims in a rolling 12 month period
Worldwide Cover	Yes	Yes
Next day replacement (terms and conditions apply)	Yes	Yes
Minimum Term	3 months from the Cover Start Date	3 months from the Cover Start Date
Excess	The Excess You pay will depend on the banding of Your Mobile Phone or Connected Device on the date a successful claim is accepted. To find the latest Excess go to: ee.co.uk/excessandcharges or call 150 from Your EE Mobile Phone	
	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: ee.co.uk/insurance or ee.co.uk/businessinsurance if you're a small business customer	For details of other services included with Full Cover go to: ee.co.uk/insurance or ee.co.uk/businessinsurance if you're a small business customer

PLEASE NOTE: Damage Cover and Full Cover are not available for all Mobile Phones or Connected Devices.

Help & Support

If You need help or support, contact EE customer services on 150 from Your Mobile Phone or 07953 966 250 from any other phone.

If Your Mobile Phone or Connected Device is Damaged

(This section applies to Damage Cover and Full Cover)

What's covered by the insurance?

We will replace Your Mobile Phone or Connected Device 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 other than You or an Authorised User.

What's not covered by the insurance?

We will not replace Your Mobile Phone or Connected Device 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 Connected Device;
- for accessories;
- where Your Service Plan bill 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 pages 8 and 9.

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 Connected Device

The replacement Mobile Phone or Connected 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 Mobile Phone or Connected Device, or with a 30 day warranty from EE, whichever is the longer.

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 Your Service Plan bill in addition to any charges for the use of Your Mobile Phone or Connected Device.

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 Connected Device on the date a successful claim is accepted.

To find the latest Excess go to: ee.co.uk/excessandcharges or call 150 from Your EE Mobile Phone.

The Excess will be added to Your next Service Plan bill.

Failed Delivery

You will be charged for a failed delivery of a replacement device. For more details see "Charges or restrictions that apply to the delivery of a replacement Mobile Phone or Connected Device" on page 8.

If Your Mobile Phone or Connected Device 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 Connected Device 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 Connected Device 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 (for example, in a dashboard holder);
- You or an Authorised User leave it in an unoccupied building where the windows are not closed and doors are left unlocked.

Are there any other conditions or exclusions that apply?

We will not pay any claim:

- for the costs for installing or re-purchasing any content such as data, music, photos, apps or software to the replacement Mobile Phone or Connected Device;
- for accessories;
- where Your Service Plan bill is not paid and up to date in accordance with the Service Plan terms and conditions;
- for Loss or Theft caused by war, invasion, revolution or similar event.

Please also check General Conditions on pages 8 and 9.

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 Connected Device 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 Connected Device

The replacement Mobile Phone or Connected 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 Mobile Phone or Connected Device, or with a 30 day warranty from EE, whichever is the longer.

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 Your Service Plan bill in addition to any charges for the use of Your Mobile Phone or Connected Device.

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 Connected Device on the date a successful claim is accepted.

To find the latest Excess go to: ee.co.uk/excessandcharges or call 150 from Your EE Mobile Phone.

The Excess will be added to Your next Service Plan bill.

Failed Delivery

You will be charged for a failed delivery of a replacement device. For more details see "Charges or restrictions that apply to the delivery of a replacement Mobile Phone or Connected Device" on page 8.

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 Connected Device 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 Connected Device has the functionality, activate any location finder app or software to help You in retrieving it. This may also enable You to lock and wipe the data stored on Your Mobile Phone or Connected Device. Please call EE customer services if You need any assistance with this.
Register	Register the claim with Us as soon as possible by calling EE customer services on 150 from Your Mobile Phone or 07953 966 250 from any other phone. We encourage You to report Your claim within 30 days to reduce the time You are without a Mobile Phone or Connected Device. **Don't forget:** • **Once You have registered a claim for Damage, You must disable any Security Feature (see "What words mean" for an explanation).** • **You should report the Loss or Theft of Your Mobile Phone or Connected Device to EE as soon as possible to limit Unauthorised Use as this is not covered under this insurance.**

How We will deal with Your claim

We will take the details of Your claim over the telephone.

We will collect information about Your Mobile Phone or Connected Device

- The IMEI number (You can find this on the box Your Mobile Phone or Connected Device came in); or
- The serial number or UDI of Your Connected Device (You can find this on Your Confirmation of Your Insurance Cover); or
- The make and model, the colour and memory capacity of Your Mobile Phone or Connected Device; and

- If EE did not supply Your Mobile phone or Connected Device, We will ask for Proof of Ownership.

If You are unable to provide Proof of Ownership or details of Your Mobile Phone or Connected Device, we will not be able to process Your claim.

We will collect information about Your claim

- The time and date Your Mobile Phone or Connected Device was Lost, Stolen or Damaged;
- We will ask You to provide a copy of the report or the crime reference number from the police if Your Mobile Phone or Connected Device has been Stolen;
- If You are abroad at the time of Your claim and cannot obtain a police report, we will ask You for travel documents to confirm the dates and period of Your trip.

If You do not provide the information or documentation We ask for (including Proof of Ownership), We will decline Your claim.

We will arrange the replacement of Your Mobile Phone or Connected Device

- Agree the replacement Mobile Phone or Connected Device;
- Confirm You have disabled any Security Feature;
- Charge the Excess to Your Service Plan bill and collect it in the next monthly payment;
- Arrange delivery of the replacement for a time and day, from a range of available options.

If You do not disable any Security Feature, We will not be able to arrange delivery of the replacement Mobile Phone or Connected Device.

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

Charges or restrictions that apply to the delivery of a replacement Mobile Phone or Connected Device

We will only deliver a replacement Mobile Phone or Connected Device 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 Connected Device 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 Connected Device ready for exchange.

For details of the charges go to: 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.

If We do not have Your Mobile Phone or Connected Device in stock and cannot agree a suitable replacement, it will delay delivery of Your replacement.

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.

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.

2. Changes the Insurer can make to this insurance

The Insurer can review and change the Excess during the Period of Cover. You can check the latest Excess value for Your Mobile Phone and Connected Device at: 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 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).

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

This insurance has a 3 month minimum term beginning on the Cover Start Date. You can cancel this insurance within 14 days of receiving these terms and conditions without paying any extra fees or charges and 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 Your next Service Plan bill.

For example: If Your monthly premium is charged to Your Service Plan bill 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 Your Service Plan bill.

After the minimum term has ended, You can cancel the insurance at any time and We will refund the part of the monthly premium paid for the number of days after We receive Your cancellation instructions.

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 ee.co.uk/insurance for pay monthly and ee.co.uk/businessinsurance for small business customers.

If You decide to cancel please call 150 from Your Mobile Phone or write to Us at: EE Care Services, PO Box 374, Southampton SO30 2PT quoting Your mobile 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, after the minimum term has ended, 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 insurance 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, Connected Device or Service Plan

You cannot transfer this insurance to another Mobile Phone or Connected Device.

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

If You receive a replacement Mobile Phone or Connected Device 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 EE customer services on 150 from Your Mobile Phone 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 Cover Start Date until the end of the first billing period and for all of the next billing period.

This insurance has a minimum term of 3 months and unless You cancel within 14 days of receiving these terms and conditions, You will be required to pay the monthly premium for the first 3 months.

6. When does this insurance end?

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

- The date You upgrade or change Your Mobile Phone or Connected Device;
- The date We decline a claim for Loss or Theft;
- The date You enter in to any payment plan to repay an outstanding debt on Your Service Plan;
- The date You transfer the ownership of 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 Cover Start Date shown on Your Confirmation of Your Insurance Cover.

7. Return or recovery of a Lost or Stolen Mobile Phone or Connected Device

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

If Your Mobile Phone or Connected Device 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 Connected Device.

If Your Mobile Phone or Connected Device is found or recovered after 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 Connected Device after We have settled a claim.

8. Law

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

9. 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

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.

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.

If You have a complaint, please call Your Customer Service number or write to: EE Care Services, PO Box 374, Southampton SO30 2PT

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.

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.

Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Website: financial-ombudsman.org.uk
Telephone: 0800 023 4567 / 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Using Our complaints procedure or contacting the FOS does not affect Your legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If You choose to submit Your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote Our e-mail address: CustomerResolutionTeam@eecareservices.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Data Protection

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.

Allianz will use Your data in accordance with Our Privacy policy. Details of Our latest policy can be found at: allianz.co.uk/privacy

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 law.

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 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.

EE Care Services is a trading name of The Carphone Warehouse Limited. Connected World Services Distributions Ltd (trading as Connected World Services) is an appointed representative of Carphone Warehouse Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312912. Connected World Services Distributions Limited is a company registered in England & Wales Company No. 01847868. The Carphone Warehouse Limited is a company registered in England & Wales Company No. 02142673, registered office 1 Portal Way, London W3 6RS.

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