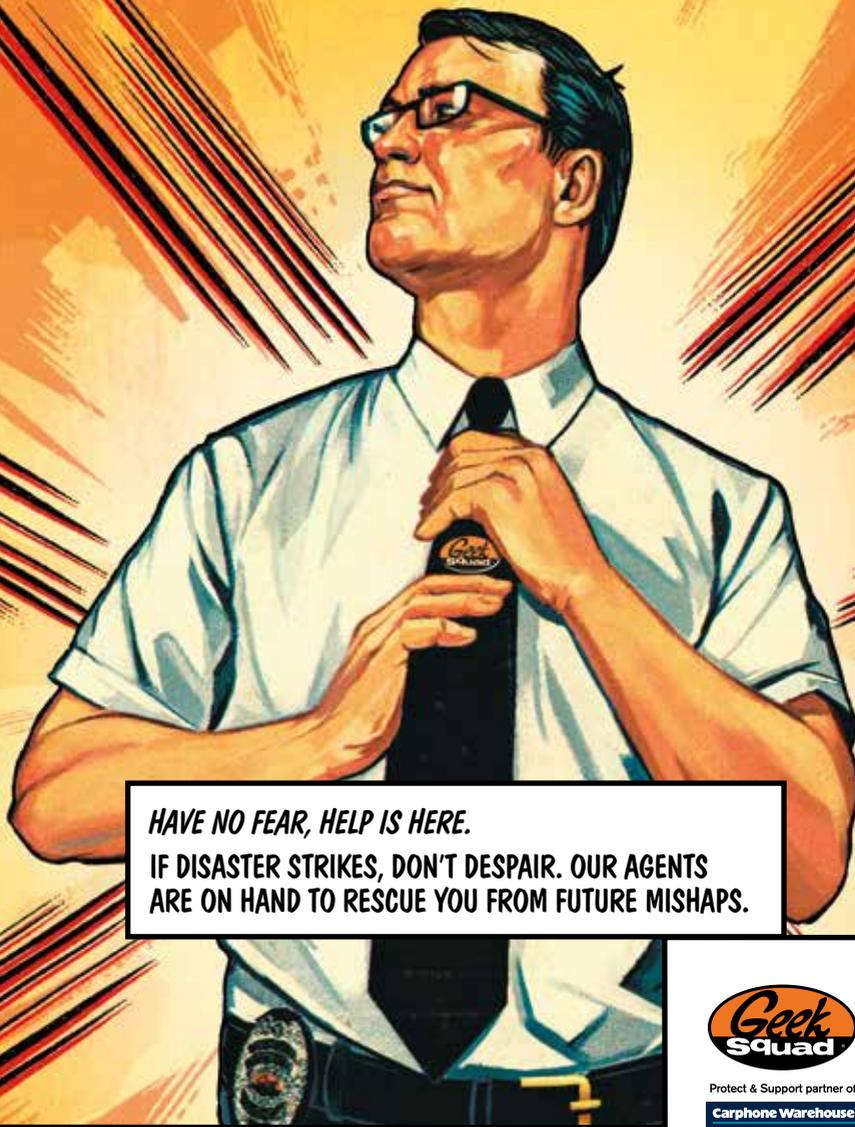


INSURANCE COVER FOR MOBILE MISHAPS

GEEK SQUAD
REPAIRED
MOBILE LITE



HAVE NO FEAR, HELP IS HERE.

**IF DISASTER STRIKES, DON'T DESPAIR. OUR AGENTS
ARE ON HAND TO RESCUE YOU FROM FUTURE MISHAPS.**



Protect & Support partner of
Carphone Warehouse



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OUR PLEDGE TO PROTECT YOUR PHONE

Welcome to Geek Squad. Since 1994, our Agents have been coming to the rescue whenever technical disaster strikes. At the ready in Carphone Warehouse stores across the country, our expert Agents are ready to leap into action to protect people's phones from accidental damage and breakdown in the future – so you can rest assured, you won't be without a phone for long.

INTRODUCING GEEK SQUAD REPAIRED MOBILE LITE

We know how frustrating not having your mobile phone can be. These days, our smartphones are a central part of our lives – storing everything from our music to our personal contacts – and being without our handsets for even a few hours can be a struggle. But here at Geek Squad, we can act fast whenever tech troubles strike – and get you connected once again.

If you've had your handset repaired before, you'll know how costly a cracked screen or out of warranty repair can be, leaving you without your phone and out of pocket. But in the future, why not save yourself the stress if your phone gets accidentally damaged or breaks down, by protecting your phone with our Repaired Mobile Lite plan.

With Geek Squad Repaired Mobile Lite, you can insure your device against any unexpected accidental damage – and when it comes to reuniting you with a mobile phone, 9 out of 10 devices are delivered the next working day following your excess payment.

WHAT WE COVER*

With Geek Squad Repaired Mobile Lite your phone will be protected whenever disaster strikes. Our plan will cover your handset for:

- ACCIDENTAL DAMAGE** – e.g. if you drop, smash or break your handset
- WORLDWIDE COVER** – e.g. whether you're home or away
- BREAKDOWN** – e.g. if it stops working

*Exclusions apply. For more detailed information please see page 7.

NO ONE SHOULD BE WITHOUT GEEK SQUAD REPAIRED MOBILE LITE

WHAT ARE THE BENEFITS?

Our Geek Squad Agents are on hand to defend your mobile phone when disaster strikes. So if your mobile takes a turn for the worse, don't worry, with this insurance policy, we've got it covered and under control.

- 9 out of 10 phones get replaced the next working day*.
- We'll do our best to give you a like for like model . Sometimes we'll have to give you a different phone, but it will be as good as the one we're replacing.

So, in the case of any accidents whether your phone breaks or simply decides to call it a day, we're on hand to tackle the problem and provide you the cover you need.

PROTECTING YOUR PHONE FOR THE FUTURE

With Geek Squad Repaired Mobile Lite, you can have peace of mind that your phone will be protected in the future – so you won't have to run the risk of paying for a new repair should your handset breakdown or gets damaged out of warranty.

YOUR GEEK SQUAD REPAIRED MOBILE LITE PRICING PLAN



You can pay up front for a year or make your payments monthly and that's it – your handset will be protected; whether it's a smashed screen or a sudden breakdown. We'll take care of the rest; no 14-day wait for a repair, just a straightforward next working day replacement*.

GEEK SQUAD REPAIRED MOBILE LITE			
BAND	ANNUAL PREMIUM	MONTHLY PREMIUM	EXCESS
1	£9.99	N/A	£10
2	£19.99	£1.99	£20
3	£34.99	£2.99	£20
4	£44.99	£3.99	£30
5	£59.99	£4.99	£40
6	£79.99	£6.99	£40
7	£94.99	£7.99	£50
8	£104.99	£8.99	£50
9	£109.99	£9.49	£60
10	£119.99	£9.99	£60

*Upon claim acceptance and payment of excess before 5pm. Excluding Scotland and Northern Ireland.



**WHEN YOU NEED HELP,
CONTACT AN AGENT**

KEEP IN TOUCH

To make sure that you have all the cover you need, please let us know if you change or sell your phone or if you change your address. Full information on changes we need to know about and how to cancel your policy is on page 12 of this booklet. If you decide you'd like to end your policy, please call or go online, as we cannot do this in-store.



VISIT

If you need to make a claim you can visit us in-store.

Find your nearest Carphone Warehouse
at www.carphonewarehouse.com/storelocator



CALL

Speak to us about your policy.

Call us on **0800 458 6117** or **01708 609 120** if calling from a mobile or abroad. Lines are open between Monday to Friday: **8am-8pm**, Saturday: **9am-6pm** Sunday: **10am-5pm**



ONLINE

Learn more about Geek Squad and get some handy hints and tips.

Go online to: www.geeksquad.co.uk/articles

WHAT'S COVERED & WHAT'S NOT COVERED

WHAT'S COVERED

Once you take out Geek Squad Repaired Mobile Lite Insurance you're covered against damage and breakdown to your phone. However, there are some exceptions, listed below. For full terms and conditions refer to pages 10-13 for further information.

Key areas we cover:

- Accidental damage, including liquid damage that affects how the phone works.
- Breakdown, after the manufacturer or Carphone Warehouse warranties have expired.
- Worldwide cover, when you're outside the UK for up to 60 days.

WHAT'S NOT COVERED

There are some instances when our Agents won't be able to come to the rescue. Please see the below details of what's not included in your Geek Squad Repaired Mobile Lite insurance policy.

Key areas we do not cover:

- Claims for theft or loss.
- Anything covered under the manufacturer's or Carphone Warehouse's warranties.
- General wear and tear and cosmetic damage.
- Loss of stored information such as music, video or photos.
- Any claim made more than 60 days after discovering the incident.
- Phone accessories.
- Excess payable for damage claims

Other exclusions apply. Please refer to the terms and conditions on pages 10-13 for full details.

HELPFUL INFORMATION AT A GLANCE

These are the main features of your insurance plan. For full terms and conditions, please refer to pages 10-13 of this booklet.

NAME OF INSURER

Aviva Insurance Limited underwrites your insurance policy. When you take out your plan, you enter into an agreement with Aviva Insurance Limited in respect of your insurance policy.

PERIOD OF COVER

Your period of cover for damage starts from the date this policy is purchased. Your period of cover for breakdown starts from the date the manufacturer or Carphone Warehouse warranty expires. You may choose to pay either annual or monthly premiums during the period of insurance. If you pay your premium annually, cover continues for a period of 12 months from the date this policy was purchased. You will have the option to renew your policy for this device on the anniversary of the date this policy was purchased, up to a maximum term of two years, after which your cover will cease. If you pay monthly premiums, you will be provided with one month's cover for each monthly premium paid and cover will continue on a month-by-month basis, up to a maximum term of two years from the date this policy was purchased for this device, after which your cover will cease. Upon replacement of your phone as per the Replacement Phone section (page 11), cover continues on the same basis as prior to replacement. Our replacement phones are refurbished models.

MAKING A CLAIM

If you need to make a claim, simply visit your local Carphone Warehouse store – you'll find the nearest one to you at www.carphonewarehouse.com/storelocator. Alternatively, phone our UK call centre for free on **0800 458 6117*** between 8am-8pm Monday to Friday, 9am-6pm on Saturday and 10am-5pm on Sunday for help with your claim.

Remember you need to let us know within 60 days of discovering the incident.

CANCELLING YOUR POLICY

You have the right to cancel your policy within 14 days of purchasing it. If you cancel your policy during this period you will be entitled to a full refund of the premium paid, unless you have made

a claim. You can still cancel your policy after the 14 day cooling-off period. If you pay annual premiums you will be entitled to a pro-rata refund of the premium paid, calculated on the number of whole unexpired months remaining on the policy. If you pay monthly premiums you will not be entitled to any refund and cover will cease at the end of the month we were notified. For full details on cancelling your policy see page 12.

Please note: you cannot cancel your policy in a Carphone Warehouse store. You can call **0800 458 6117*** to cancel your policy.

MAKING A COMPLAINT

We hope that you will be very happy with the service that we provide. However, if you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting us on **0800 458 6117***, or in writing either via the Geek Squad website at www.geeksquad.co.uk/contact or by letter addressed to **Geek Squad, PO Box 358, Southampton SO30 2PJ**.

If you have complained to us and you are dissatisfied with our final decision, you can refer the matter to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action. For full details on our complaints procedure see page 13.

CHANGES TO THIS AGREEMENT

During your period of cover, we may make changes to your premium, policy cover or terms and conditions of insurance. If we decide to make such a change, we will always write to you 30 days in advance. For full details, including reasons why we may make a change see pages 12-13.

LARGE PRINT, AUDIO AND BRAILLE

This Geek Squad Repaired Mobile Lite policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please call **0800 458 6117***.

FINANCIAL SERVICES COMPENSATION SCHEME

Aviva is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Aviva cannot meet its obligations, depending on the type of insurance and the circumstances of your claim. For full details on FSCS, see page 13.

*If you are calling from a mobile or abroad call 01708 609 120.

INSURANCE TERMS AND CONDITIONS

1. INTRODUCTION

These are the terms and conditions of **your** Geek Squad Repaired Mobile Lite insurance. **We**, Aviva Insurance Limited, underwrite this policy. These terms and conditions give **you** full details of what is covered, what is not covered and the limits and conditions that apply.

Whilst **Carphone Warehouse** have chosen **us** to be the insurer of this policy, and **we** will remain liable to **you** under these terms and conditions, members of The **Carphone Warehouse** Group will help **us** administer **your** policy and deal with claims.

If **you** need to make any changes to **your** policy, make a claim or just have a question, please call Geek Squad on 0800 458 6117.

2. POLICY DEFINITIONS

Some of the words and phrases in this policy have specific meanings. When the words and phrases are printed in **bold**, these specific meanings apply, rather than their usual, everyday meanings.

Breakdown

Failure of **your phone** to operate due to an internal electrical or mechanical fault happening after the date the manufacturer or Carphone Warehouse's warranties expires;

Carphone Warehouse

The Carphone Warehouse Limited, a company registered in England and Wales under company number 2142673 with registered office at 1 Portal Way, London W3 6RS;

Certificate

The Geek Squad Repaired Mobile Lite Certificate issued by Geek Squad on behalf of **Aviva** which forms part of **your** policy;

Damage

Accidental damage, including liquid and screen damage, caused by a sudden and unexpected event, or malicious damage caused by someone other than a **user**, that affects how the **phone** works;

In-Box Accessories

Any standard issue charger, headphones and/or memory card supplied in the box with the purchased item by the manufacturer;

Incident

The single circumstance which causes a claim for **damage** or **breakdown** to be made under **your** policy;

Phone

The item covered by **your** policy as described on **your certificate**, or any replacement phone provided by **us**, in connection with a claim made under **your** policy;

Premium(s)

The sum(s) payable by **you**, for the cover provided under **your policy**, as set out in **your certificate**;

UK

England, Scotland, Wales and Northern Ireland; including the Isle of Man and the Channel Islands;

User

You or any person known to **you** who has been given **your** permission to use the **phone** and who is using it at the time of the **incident** leading to a claim;

We, Us, Our, Aviva

Aviva Insurance Limited, a company registered in Scotland, registered number 2116 with registered office at Pitheavlis, Perth PH2 0NH and any agent we appoint. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153;

You, Your

The person or company whose name appears on the **certificate**.

3. ELIGIBILITY

To be eligible for Geek Squad Mobile Repaired Mobile Lite Insurance, **you** must:

- be resident in the **UK**; and
- be aged 16 years or over.

In the case of a business, the registered office or principal place of business must be situated in the **UK**.

4. THE CONTRACT OF INSURANCE

Contract of Insurance

- These terms and conditions and **your certificate** form the contract of insurance between **you** and **us**. Please read them and keep them safe.
- In return for **you** paying **your premium(s)**, we will provide the cover shown in these terms and conditions for **your phone** during the period of cover.
- Our** provision of cover under this policy is conditional upon **you** observing and fulfilling the terms, provisions and conditions set out in the contract of insurance.

Choice of Law

The law of England and Wales will apply to the contract unless:

- you** and **we** agree otherwise; or
- at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

5. COVER

Period of Cover

- Cover for **damage** will begin on **your** policy start date, which is shown on **your certificate**. Cover for **breakdown** will begin when **your** manufacturer or Carphone Warehouse warranty expires.
- If **you** pay **your premium** annually, cover continues for a period of 12 months from the date **your** policy started. **You** will have the option to renew **your** policy on the anniversary of this date, subject to a maximum term of 2 years, unless it is cancelled by **you** or **us** before then.
- If **you** pay **your premiums** monthly, **your** policy will continue on a monthly basis, for a maximum of 2 years, unless it is cancelled by **you** or **us** before then.
- If **we** replace **your phone**, cover will continue on the same basis as prior to the replacement.

Phone

- Your phone** is insured against **damage** and **breakdown** whilst **your** policy is in force, subject to the terms and conditions of this policy.
- Where **damage** or **breakdown** is covered, **we** will replace or repair **your phone**. See the 'Replacement Phone' section for full details.

In-Box Accessories

We will replace **your in-box accessories** if:

- we** replace **your phone** and the **in-box accessories** were **damaged** in the same **incident** as the **phone**; or
- we** replace **your phone** with a different make or model and this means that **you** can no longer use **your** existing **in-box accessories**.

What is Not Covered

- Any claim for theft;
- Any claim for loss;
- Phone accessories except any **in-box accessories** that are **damaged** at the same time as the **phone**;
- Any claim for **damage** caused by general wear and tear, scratching or any other type of damage that does not affect how the **phone** works, i.e. cosmetic damage.
- Any claim for **breakdown** or **damage** due to:
 - any issue that is covered under either the manufacturer's or Carphone Warehouse's warranties;
 - failure to follow the manufacturer's instructions and/or installation guide;
 - non-hardware problems, e.g. software problems,

- data downloads and malware such as viruses, worms, spyware, adware or Trojan Horses;
- d. the use of phone accessories which are not approved by the manufacturer of the **phone**;
- e. faults in any external electrical supply/connection;
- f. maintenance, repairs and/or any process of cleaning and/or restoring (unless **we** carried out the repair or restoration as a consequence of a claim which **you** made under this policy);
- 6. Anything mentioned in the General Exclusions section.

Worldwide Cover

This policy provides the same level of cover wherever the **user** is in the **world** provided they have not been outside of the **UK** for more than 60 consecutive days. If an **incident** occurs while the **user** is abroad, **we** will not replace or repair **your phone** until the **user** returns to the **UK**.

Replacement Phone

1. If **we** replace **your phone**, where possible, **we** will replace it with the same make and model as **your** original **phone**. However, where this is not possible **we** will either;
 - a. provide an alternative replacement **phone** which may be a different colour, model or from a different manufacturer. This may mean the features and functions will vary slightly, but the replacement will be of an equivalent specification to **your** original **phone**; or
 - b. offer **you** a settlement in the form of vouchers or cash, for an amount not exceeding the retail price of **your phone** which applies at the time of **your** claim.
2. **Our** replacement **phones** are refurbished models. The remaining period of any existing manufacturer's warranty on **your** original **phone** will be transferred to the replacement **phone**. If there are less than 90 days left on **your** existing manufacturer's warranty, Geek Squad will supply **you** with a new 90-day warranty.
3. Replacement **phones** will not include any stored information **you** had added to **your** original **phone**, including (but not limited to) any data, downloads, videos, music and applications. This stored information will also be lost if your **phone** is repaired.
4. **We** will try and ensure that **you** keep **your** existing telephone number, but if this is not possible because of the **network provider** or any other reason beyond **our** control, **your** replacement **phone** will be connected to a new telephone number.

6. EXCESS

We will not pay the first part of any claim for **damage**. This is known as the excess and **we** will collect it from **you** before replacing the **phone**, or after repairing it. The excess for each successful claim is shown on **your certificate**. There is no excess to be paid on a claim for **breakdown**.

7. GENERAL EXCLUSIONS

These exclusions apply to the whole policy

This policy does not provide cover for:

1. Any **incident** that occurred before the start date of this policy;
2. Any claim resulting from a manufacturer's defect or recall of the **phone**;
3. Any loss arising as a result of being unable to use the **phone** or any loss that is not the direct result of the insured **incident** itself;
4. Any costs associated with cleaning, servicing, inspection or any adjustments of the **phone**, intended by the manufacturer to be routinely carried out by **you** or anyone else and specified as being such in the manufacturer's instructions and/or installation guide;
5. Any claim if the **phone** has been modified with technical enhancements or repaired by someone other than the manufacturer or one of its authorised repair agents. If the **phone** has been modified cosmetically the **phone** will be covered but not the cosmetic enhancements;
6. Loss of stored information, including (but not limited to) any data, downloads, videos, music and applications;
7. Any cost relating to the recompilation and/or re-installation and/or retrieval of data;
8. Any claim where **you** are not a **UK** resident at the time the **incident** occurred;

9. Any **incident** caused by a government or other authority confiscating **your phone**;
10. Any financial loss resulting from **your phone** being used without **your** consent to access **your** bank account, mobile wallet or similar; and/or make purchases;
11. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a. War:
 - Any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - b. Terrorism:
 - Any act or acts including but not limited to:
 1. the use or threat of force and/or violence; and/or
 2. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or claimed to be caused or occasioned in whole or in part for such purposes; and/or
 - c. Any action taken in controlling, preventing, suppressing or in any way relating to war or terrorism;
 12. Any **incident** caused intentionally by **you** or anyone who has permission to use **your phone**;

8. GENERAL CONDITIONS

These conditions apply to the whole policy

1. The policy is not transferable to any other person.
2. **Aviva** and the **user** must adhere to the terms of the policy. If the **user** does not adhere to the terms of the policy **you** may not be covered.
3. The **user** must take reasonable care to protect **your phone** from being **damaged**.
4. The **user** must use and maintain **your phone** in line with the manufacturer's instructions.
5. If **you** pay **your premiums** monthly, **you** must pay them on time.
6. If, at the time of an **incident** which results in a claim under this policy, there is any other insurance covering the same loss, **we** are entitled to approach that insurer for a contribution towards the claim.

9. CLAIMS

Making a claim.

1. **You** must make the claim within 60 days of discovering the **damage** or **breakdown**.
2. To submit a claim for **damage** or **breakdown**, please bring **your phone** to a **Carphone Warehouse** store so that the **phone** can be assessed and, where appropriate, replacement or repair can be arranged. Alternatively if **you** are unable to bring the **phone** into store please call **us** on 0800 458 6117 and **we** can arrange for the **damage** or **breakdown** to be assessed.
3. To make a claim, **we** must be able to identify the **phone** by its serial or IMEI number.

Handling claims

1. In handling **your** claim, **we** may take action in **your** name to recover from anyone else any costs **we** have incurred. **We** will pay the cost of taking this action.
2. **You** will be required to provide such information, documents or receipts reasonably necessary to support and/or verify **your** claim.
3. **You** may be required to provide information in writing and/or through a telephone interview with a claims investigator.
4. **We** will, at **our** sole discretion, settle claims by:
 - a. instructing **Carphone Warehouse** or another agent to provide **you** with a replacement **phone**;
 - b. instructing **Carphone Warehouse** or another agent to repair **your phone**; or

- c. providing **you** with vouchers to spend at a **Carphone Warehouse** store or cash, for an amount not exceeding the retail price of **your phone** which applies at the time of **your claim**.
- 5. If **we** settle **your claim** and replace **your phone** or provide **you** with vouchers or cash, the original **phone** will become **our property**. This will be arranged as part of the claims process.

10. CANCELLATION

Cancellation of Your Policy by You

1. **You** may cancel **your policy** at any time. If **you** cancel within the first 14 days **you** will receive a complete refund on **premiums** paid (unless **you** have made a claim).
2. If **you** wish to cancel after the 14 days, and have paid an annual premium, **you** will be entitled to a pro rata refund, calculated on the number of unexpired, whole months remaining on **your policy**. If **you** pay monthly premiums, **you** will not be entitled to any refund and will be covered up until the end of the month covered by **your final payment**.
3. If **you** cancel **your policy** and pay **premiums** by Direct Debit, **you** will need to ask **your bank** to cancel this instruction.
4. **You** can cancel **your policy** by calling 0800 458 6117 or by writing to **us** care of Geek Squad, PO Box 358, Southampton SO30 2PJ and notifying **us** of **your wish** to cancel or online at www.geeksquad.co.uk/contact.
5. **Your policy** cannot be cancelled in a **Carphone Warehouse** store.
6. **You** must cancel **your policy** if **you** no longer wish to insure the **phone** described on **your certificate**.
7. **You** must notify Geek Squad of any change to the **phone** to be insured. Please refer to the 'Changes We Need To Know About' section for full details.

Cancellation of Your Policy by Us

1. **You** must pay **your premiums** on time. Where a **premium** is not paid on time, **we** will notify **you** of that failure and the cover under this policy will cease immediately from the time the payment was due. **We** will attempt to take payment again 14 days from the date **your premium** was due.
 - a. Where such Direct Debit succeeds or **you** have otherwise made payment of **your full outstanding premium(s)** within such a 14 day period, **your cover** under this policy will automatically resume from the date the original payment was due.
 - b. Where such Direct Debit fails or **you** have otherwise failed to make payment of **your full outstanding premium(s)** within such a 14 day period, **your policy** will be automatically cancelled, without the need for **us** to give any further notice to **you**. At **our discretion**, **we** may, following a request from **you**, allow this policy to resume where payment has been made after such a 14 day period, but **we** are under no obligation to do so. If **we** elect not to let **your policy** resume where payment has been made after the 14 day period, **we** will refund that payment only to **you**.
2. **We** may cancel this policy if **you** give or use false information, or withhold, or give incomplete information that **we** have requested. **We** will consider any action **we** may take with regards to **your insurance policy**. **You** need to be aware that this could result in **you** losing all entitlements and benefits under this policy and where **your actions** are deliberate or reckless **you** will not be entitled to a refund.
3. This and any other policy **you** have with **us** or **CPW** will be terminated immediately with no refund of premium if **you** use **your phone** to commit a crime or to allow any crime to take place.
4. While the policy is in force, **you** must tell **us** of any changes in accordance with the 'Changes We Need To Know About' section.
5. **We** may cancel this policy at any time by giving **you** at least 30 days' written notice.
6. If **we** cancel **your policy** and **you** pay monthly **premiums**, **you** will not be entitled to any refund.
7. Except where it is stated otherwise, if **we** cancel **your policy** and **you** pay **your premium** annually **you** will

be entitled to a pro-rata refund of the **premium** paid, calculated on the number of unexpired, whole months remaining on the policy.

11. CHANGES TO THIS AGREEMENT Changes We Need To Know About.

1. **You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out **your policy** and when **you** make changes to **your policy**. **You** must tell **us** about the following changes:
 - a. **your phone** has been replaced under **your manufacturer's warranty**;
 - b. **you** sell your **phone** or transfer ownership to another person;
 - c. **you** change **your address**; and/or
 - d. **you** change **your bank details** if you pay by Direct Debit.

Please also advise **us** if **you**:

- a. change **your mobile phone** number and/or SIM; and/or
- b. cancel **your** airtime contract with **your network provider**. Please note **your policy** will not cancel automatically when **you** cancel **your** airtime contract with **your network provider**.

When **you** inform **us** of a change, **we** will tell **you** if this affects **your insurance**, for example, where **we** are able to accept the change and if so, whether the change will result in revised terms and/or **premium** being applied to the policy. If **you** do not inform **us** about a change if may affect any claim **you** make.

If the information provided by **you** is not complete and accurate **we** may:

- a. revise the **premium**; and/or
 - b. cancel **your policy**; and/or
 - c. refuse to pay a claim.
2. **You** must tell **us** if **you** wish to cancel **your policy**.

Changes We May Make To This Agreement

1. If **you** have paid **premium** for a full year in advance then **we** may propose changes to **your policy** at the time of renewal of your policy, including changes to **your premium** and/or terms and conditions of insurance.
2. If **you** pay **your premium** monthly **we** may:
 - a. after taking a fair and reasonable view and no more than once in any 6 month period, make changes to **your premium**, policy cover and/or terms and conditions of insurance, to reflect changes in **our** expectations of the future cost of providing cover. **Your premiums** may go up or down but will not recoup past losses. When making such changes **we** will only consider one or more of the following:
 - i. **Our** experience and expectations of the cost of providing this insurance and/or other **Aviva** insurance of a similar nature;
 - ii. Information reasonably available to **us** on the actual and expected experience of underwriters of similar types of insurance;
 - iii. Widely available economic information such as inflation rates and interest rates; and/or
 - iv. The cost of administering **your policy**. Any change made under this section will be notified to **you** in writing at least 30 days in advance.
 - b. at any time make changes to:
 - i. **your premiums** and/or policy cover and/or terms and conditions of insurance to reflect changes (affecting **us** or **your policy**) in the law or regulation or the interpretation of law or regulation, or changes in taxation;
 - ii. **your policy cover** and/or terms and conditions of insurance to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply; and/or
 - iii. **your policy cover** and/or terms and conditions of insurance, in order to make them clearer and fairer to **you** or to rectify any mistakes that may be discovered in due course. Any change made under this section will be notified to **you** in writing at least 30 days in

advance. There is no minimum period between changes **we** make under this section.

3. **You** are free to cancel **your** policy in accordance with the 'Cancellation of **Your** Policy by **You**' section at any time, including following notification of any such change.

12. FRAUD

If **we** have reasonable grounds to believe that **your** claim is in any way dishonest or exaggerated **we** may cancel **your** policy and not pay any benefit or return any **premium** to **you**. **We** may also take legal action against **you**.

13. GENERAL INFORMATION

Data Protection

We may use the information **you** give **us** to manage **your** policy. **We** may share **your** information with other organisations to monitor **our** performance, carry out research, create statistics and/or prevent crime. **We** may also share **your** information with organisations from whom **you** have requested services or which are providing services under this policy on **our** behalf.

In order to provide the services to **you** under this policy, **we** may need to collect information from **you**, which the Data Protection Act defines as sensitive (such as criminal convictions). By taking out this policy, **you** give **us** **your** permission to process such sensitive information and share it with **our** agents. To prevent and detect fraud, **we** may share information about **you** with other organisations (including the police), carry out credit searches and extra fraud searches and check **your** details with fraud-prevention agencies.

Please note that **your** information may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it. If **you** would like **us** to tell **you** what information **we** hold about **you**, please write to **us** care of Geek Squad at Data Protection Office, PO Box 375, Southampton SO30 2PU. **We** may charge a £10.00 administration fee. Please quote **your** full name, address and policy number on all requests.

If **you** give **us** information about another person, **you** confirm they have given **you** permission to provide it to **us** and for **us** to be able to process their personal information. **You** must also confirm that **you** have told them who **we** are and what **we** will use their information for.

If **you** have opted-in to marketing then **we** or any of **our** appointed agents may use **your** information to keep **you** informed by post, telephone, facsimile, e-mail, text messaging or other means about **our** own and third party products and services that may be of interest to **you**. **Your** information may also be disclosed and used for these purposes for a reasonable period of time after **your** policy has lapsed. By providing **us** with **your** contact details, **you** consent to being contacted by these methods for these purposes. If **you** do not wish to receive marketing information, please write to Geek Squad at PO Box 358, Southampton SO30 2PJ.

In assessing any claims made, **we** or any appointed agents may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy orders or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). When **you** make a claim **we** will pass information relating to it to a database. **We** may search these databases when **you** apply for insurance, in the event of any **incident** or claim, or at time of renewal to validate **your** claims history.

Other Information

1. Nobody but the **user** and **us** can benefit from this agreement under the Contracts (Rights of Third Parties) Act 1999.
2. If either **you** or **we** cannot do what **we** have promised under the terms of this agreement because of something beyond **our** reasonable control such as lightning, flood, exceptionally severe weather, fire, explosion, war, civil disorder, industrial disputes, acts or omissions of

persons for whom **we** are not responsible (including other telecommunication providers), or acts of local or central Government or other competent authorities, such party will not be liable for this.

3. If **you** break any of the terms of this agreement, and **we** choose to overlook it, **we** may still cancel this agreement if **you** break its terms again.
4. Each of the terms of this agreement is separate from the others. If one part of a term is not valid, the rest of the agreement still applies.
5. **We** may use third party organisations to provide any of the services under this agreement on **our** behalf.
6. Calls to **our** 0800 telephone numbers are free when made from a BT landline. Prices of calls made via other providers/mobile phones may vary.

Telephone Call Recording

For our joint protection telephone call may be recorded and/or monitored.

Complaints

Our Promise of Service

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** complaint to make sure that **we** continually improve the service **we** offer.

What will happen if **you** complain

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

What to do if **you** are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting **us** on 0800 458 6117, or in writing either via the Geek Squad website at www.geeksquad.co.uk/ contact or by letter addressed to Geek Squad, PO Box 358, Southampton SO30 2PJ.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0800 023 4567 (free from landlines) or 0300 123 9123 (Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number from any line including a mobile and will count towards any inclusive minutes you may have).

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

PROTECT YOURSELF FROM FRAUDSTERS



Here at Geek Squad we like nothing more than to keep you protected at all times. Unfortunately, some companies use our name to try and sell you bogus insurance. However, we're here to keep you protected from their villainous ways.

So here are a few tips to help you avoid this kind of fraud:

- First and foremost, Geek Squad will never try to sell you the same insurance twice.
- If you receive a suspicious call, make sure to ask them for a customer reference number - if they give one that's different from your records then they could be imposters.
- Call us on **0800 458 6117*** and we'll tell you how to report the caller to the Trading Standards Authority.

*If you are calling from a mobile or abroad please call 01708 609 120



WHEN YOU NEED HELP, CONTACT AN AGENT



VISIT

Find your nearest Carphone Warehouse

at www.carphonewarehouse.com/storelocator



CALL

Speak to us about your policy or to register a claim.

call us on **0800 458 6117*** or **01708 609 120** if calling from a mobile or abroad. Lines are open between Monday to Friday: **8am-8pm**, Saturday: **9am-6pm** Sunday: **10am-5pm**



ONLINE

Go online to: www.geeksquad.co.uk/contact



Protect & Support partner of
Carphone Warehouse



Geek Squad insurance plans are sold and administered by The Carphone Warehouse Limited (CPW) registered in England and Wales, registration No. 2142673, registered office: 1 Portal Way, London W3 6RS and include insurance underwritten by Aviva Insurance Limited, registered in Scotland, registered No. 2116, registered office: Pitheavlis, Perth PH2 0NH and technical support provided by Geek Squad which is a trading name of CPW. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. CPW is authorised and regulated by the Financial Conduct Authority.

*Calls to this number are free when made from a BT Landline. Prices of calls made via other networks may vary and calls from mobiles may cost significantly more. Calls may be recorded and/or monitored. Prices of calls to either number will incur roaming charges if calling from abroad. Check with your operator for details.