

Police Federation Mobile Phone Insurance policy summary



Arranged exclusively for the trustees of the Police Federation as declared to insurers.

This policy summary does not contain the full terms and conditions of the insurance – these can be found in your full policy wording, terms and conditions.

keyfacts®

This Mobile Phone Insurance Cover is underwritten by AmTrust Europe Limited, whose registered office is Market Square House, St James's Street, Nottingham, NG1 6FG. Registered Number 1229676 and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under number 202189. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Types of insurance & cover

Your mobile phone is covered against the repair or replacement cost of your mobile phone in the event of theft, accidental loss, accidental damage or breakdown whilst in your possession or that of your spouse (if included in your policy schedule) during the period of insurance.

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1000 including VAT.

The mobile phone should have a fully functioning SIM card and be no more than 8 years old at the time of the incident as evidenced by the relevant proof of ownership. Upon acceptance of a claim, the insurer may at its discretion repair or replace your mobile phone. Replacement may be with a refurbished unit or a functionally equivalent product. If the claims administrator replaces your mobile phone, your original item becomes the insurer's property and the replacement mobile phone is your property, with coverage for that item continuing for the remaining period of insurance. The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hours directly following a valid theft or accidental loss claim.

Significant features & benefits

Cover is against the above risks whilst being used in the United Kingdom in which you must be a permanent resident. Cover is extended worldwide for a maximum of 31 days in any rolling period of 12 months starting from the commencement date of the insurance. Cover applies to you as the person who purchased the mobile phone and to your spouse if named on your policy schedule who permanently resides with you.

Your statutory right of cancellation

This mobile phone insurance forms part of a packaged group of benefits to which you have subscribed and have the right to cancel. Please contact your federation to discuss cancellation of your overall subscription.

Territorial limits means the United Kingdom, in which you and your spouse (as applicable) must be a permanent resident. Cover is extended worldwide for a maximum of 31 days in any rolling period of 12 months starting from the commencement date of this insurance.

Duration

The insurance commences on the same date as specified in your police federation benefits policy schedule for periods of one month upon receipt of your monthly premium.

Significant and unusual exclusions or limitations

Like all insurances, there are some things this insurance does not cover. Importantly these include;

- the excess, the first £75 of each and every claim.
- any claim where proof of ownership cannot be provided.
- section 4.1 - accidental damage to, accidental loss or theft of the mobile phone whilst with any third party other than your spouse.
- section 4.2 - accidental damage to, accidental loss or theft or breakdown of any additional equipment or accessories for your mobile phone.
- section 4.3 - damage to or malfunction of the mobile phone caused by or attributed to the operation of a software virus or any other software based malfunction.
- section 4.4 - accidental damage, accidental loss or theft that occurs when the mobile phone is unattended and you have not complied with the security requirements of the policy terms and conditions - Section 6.1, "Security Requirements for Vehicles" or Section 6.2 "Security requirements excluding vehicles" .
- section 4.5 - any breakdown;
 - a. that occurs during the manufacturer's warranty period, or
 - b. caused by placing or using the mobile phone in a location or environment that is not in accordance with the manufacturer's instructions.
- section 4.6 - cosmetic damage however caused to your mobile phone including marring, scratching and denting that does not affect the functionality or safe use of your mobile phone.
- section 3.2 - any theft unless accompanied by a crime reference number. Lost property numbers are not acceptable in support of a theft claim.
- section 3.2 - any claim involving theft or accidental loss unless reported to the appropriate police authorities within 48 hours and the airtime provider within 7 days of discovery of the theft or accidental loss or as soon as possible after the discovery of the event.
- section 3.3 - theft of the mobile phone from an unattended vehicle you have complied with the "Security Requirements for vehicles" specified in 6.1 of the policy terms and conditions.
- section 3.4 - theft or accidental loss of the mobile phone from an unoccupied premises unless you have complied with the "Security Requirements excluding vehicles" specified in 6.2 of the policy terms and conditions. Evidence may be requested for any claim which would, for example, be a copy of the repairer's account for such damage if the forced or violent entry took place at your residence or a letter from the hotel if the forced or violent entry took place at a hotel.
- section 3.5 - theft or accidental loss of a mobile phone left unattended in a public place or a place to which the public has regular access.
- section 3.6 - theft of a mobile phone from the person unless force, pickpocket or threat of violence is used.
- section 3.7 - theft or accidental loss of the mobile phone whilst on loan to any third party other than your spouse.
- section 5.12 - the cost of reinstating downloads, ring tones, graphics, pictures, apps, music or any other content.

Claims notification

If you need to make a claim please contact Brightstar Insurance Services B.V (UK Branch), Weston Road, Crewe, CW1 6BU. Telephone number **0344 412 0982** or email PW.InsuranceServices.UK@Brightstar.com. Brightstar Insurance Services B.V. is a Dutch company (57476829) authorised and regulated in The Netherlands by The Authority for Financial Markets (12041994) and registered to operate in the United Kingdom by the Financial Conduct Authority (FRN 610709). Authorised to administer claims made under this policy on behalf of the insurer. Please refer to the claims procedure, which you will find in policy terms and conditions.

It is always the intention to provide you with a first class service.

Administration and sales process issues

If you are not happy with the administration or sales process please contact the broker using the following contact details:

**Philip Williams & Co Insurance,
Management, 35, Walton Road,
Stockton Heath, Warrington, Cheshire,
WA4 6NW**

Telephone number: 01925 604421

The broker will contact you within five days of receiving your complaint to inform you of what action they are taking. They will try to resolve the problem and give you an answer within four weeks. If it will take them longer than four weeks they will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million. Further information can be found at: <http://www.financial-ombudsman.org.uk/default.htm>

**The Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.**

Tel: 0800 023 4567 - UK landline

Tel: 0300 123 9 123 - UK mobile

Email: complaint.info@financial-ombudsman.org.uk

Claim process issues

If you are not happy with any part of the claim process please contact claims administrator at the address shown on page 1 of this policy document. They will reply within five days of receiving your complaint to inform you of what action they are taking. They will try to resolve the problem and give you an answer within four weeks. If it will take them longer than four weeks they will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service as described above.

This complaints procedure does not affect any legal right you have to take action against us.

Financial Services Compensation Scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any party cannot meet its obligations. Most insurance contracts are covered for 90% of the claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone 020 7892 7300 or by visiting their website at www.fscs.org.uk. **V13.0117**