

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 hour 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 **01270 755028**. 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 complaints' 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.

Police Federation Mobile Phone Insurance terms and conditions



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

In accordance with the authorisation to the broker by the insurers, and in consideration of payment of the premium, the insurers are hereby bound to you for the benefits set out below, subject to the terms, definitions, exclusions and conditions specified below.

1. The insurance

Theft, accidental damage, accidental loss and breakdown cover

You are 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 subject to the limit of liability of the insurer.

2. Definitions

The words or phrases described below shall have the following meaning wherever used in this policy document.

Accidental damage means the sudden and unforeseen accidental damage to your mobile phone which is not specifically excluded from this insurance policy provided that such damage results in your mobile phone being unable or unsafe to function.

Accidental loss means the unforeseen loss of your mobile phone by you, resulting in you being permanently deprived of its use.

Beneficiary means the subscribing member of a police federation whose membership of the scheme must have been accepted by the trustees and can be confirmed by the broker.

Broker means this scheme is arranged by Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG. Authorised and regulated by the Financial Conduct Authority under number 305814, and administered by Philip Williams & Co Insurance Management, Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW. Telephone number 01925 604421. Authorised and regulated by the Financial Conduct Authority under number 308860. They are authorised to administer this policy on behalf of the insurer.

Breakdown means the actual breaking, burning out or failure of any part of your mobile phone whilst in ordinary use arising from internal electronic, electrical or mechanical defects in the mobile phone causing it to stop functioning and requiring repair before it can resume normal operation.

Claims administrator means Brightstar Insurance Services B.V. (UK Branch), Weston Road, Crewe, Cheshire, CW1 6BU. Telephone number 01270 755028. 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). They are authorised to administer claims made under this policy on behalf of the Insurer.

Excess means the amount you must pay towards the cost of each and every successful claim as stated in 5.1 general exclusions within this policy document.

IMEI number means the international mobile equipment identity number which is the unique identification number that will be used to identify your mobile phone.

Insurers/insurers means this insurance is underwritten 100% by AmTrust Europe Limited. Registered in England number 1229676. Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG. 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.

Limit of liability means the insurer's maximum liability for any one claim which shall not exceed the

maximum repair or replacement value of your mobile phone (up to a limit of £1,000 inclusive of VAT) at the time of replacement. The insurer's maximum total liability to you during any rolling period of 12 months from the commencement date of this insurance shall not exceed £1,000 including VAT. 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.

Main residence means your permanent place of residence within the United Kingdom.

Mobile phone means the single hand portable cellular telephone that is no more than 8 years old at the time of an incident and has a fully functioning SIM card.

Period of insurance means 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. The monthly premium will be collected by the broker by Direct Debit. Please refer to your benefits booklet for details of automatic termination of cover.

Proof of phone ownership means that in the event of a claim the Claims Administrator will request evidence that the mobile phone is solely and currently used by you and that you can support ownership with a proof of purchase or similar document. Where the purchase receipt is not available we will consider your mobile phone bill if it links your phones IMEI and your details or other similar evidence of current phone usage supporting your ownership.

Public place means any place to which people you do not know have access.

Spouse means a partner in a marriage, civil union, domestic partnership or common law marriage who resides with you at your main residence.

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.

Theft/stolen means the unauthorised dishonest acquisition of the mobile phone by another person with the intention of permanently depriving you of it.

Trustees means the trustees for the time being of the police federation, as declared to the insurers.

Unauthorised data usage means the cost of unauthorised airtime provider calls, messages and data usage made from your mobile phone, whilst not barred by the airtime provider within 24 hours of discovery of the theft or accidental loss of your mobile phone which would not be covered by your committed airtime provider usage allowances. A related valid claim for theft is required to claim under this section.

Unattended means the phone is not secured and not visible by you or within a distance where you could reasonably intervene to prevent an incident.

We, us, our and they means any of the broker, claims administrator or insurer as applicable.

You and your means the beneficiary, who has subscribed for mobile phone insurance as described in this policy document. As applicable, this term also includes your spouse if your spouse is the person responsible for the mobile phone at the time of an incident and is named on the policy schedule.

3. Specific theft and accidental loss exclusions

This insurance policy does not cover;

1. any theft unless accompanied by a crime reference number. Lost property numbers are not acceptable in support of a theft claim.
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.
3. theft of the mobile phone from an unattended vehicle unless you have complied with the security requirements for vehicles specified in 6.1 of this policy document. A copy of the repairer's account for such damage to the vehicle may be requested.
4. theft of the mobile phone from an unoccupied premises unless you have complied with the security requirements excluding vehicles specified in 6.2 of this policy document. Evidence may be requested for any claim for example, 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.
5. theft of a mobile phone left unattended in a public place or a place to which the public has regular access.
6. theft of a mobile phone from the person unless force, pickpocket or threat of violence is used.
7. theft or accidental loss of the mobile phone whilst on loan to any third party other than your spouse if named on the policy schedule.
8. theft or accidental loss of any additional equipment or accessories for your mobile phone.
9. theft or accidental loss of a SIM card other than in respect of a valid theft claim where your SIM card was stolen or lost with the mobile phone.
10. all unauthorised data usage on the mobile phone unless associated with a valid theft or accidental loss claim.

4. Specific accidental damage and breakdown exclusions

This insurance policy does not cover;

1. accidental damage to or breakdown of, any additional equipment or accessories for your mobile phone.
2. 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.
3. accidental damage that occurs when the mobile phone is unattended and you have not complied with the security requirements of this policy. Please refer to section 6.1 - security requirements.
4. any breakdown;
 - a. that occurs during the manufacturer's warranty period.
 - b. caused by placing or using the mobile phone in a location or environment that is not in accordance with the manufacturer's instructions.
5. 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.
6. faulty or defective design, materials or workmanship or latent defect where the manufacturer has recognised the fault.
7. routine maintenance, adjustment, modification or servicing.

5. General exclusions

You are not covered for;

1. the first £75 of each and every claim.
2. any claim where *proof of ownership* is not provided.
3. any *mobile phone* older than 8 years at the time of the incident as evidenced by the relevant *proof of ownership*.
4. any accessories.
5. any costs incurred in connection with the installation, removal or subsequent relocation of *your mobile phone* in or from a vehicle, including electrical or mechanical *breakdown*.
6. any claim not complying with the claims procedure in section 8 of this policy document.
7. any *loss* or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction or damage to property by or under the order of any government or public or local authority.
8. any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. any claim where the *IMEI number* cannot be determined.
10. any claim arising from abuse, misuse or neglect by *you*.
11. mobile phones which have been confiscated, reclaimed or otherwise taken back by a valid authority or body.
12. any cost of reinstating downloads, ring tones, graphics, pictures, apps, music or any other content. It is highly recommended that *you* back up *your mobile phone* regularly to minimise any loss of information.

6. Security requirements

1. Security requirements for unattended vehicles

Theft of the *mobile phone* whilst in an *unattended* vehicle shall only be covered in the event that;

- a. the *mobile phone* is completely hidden from view.
- b. all doors, windows and other vehicle openings have been closed, fastened and securely locked.
- c. all security devices installed have been operated.

2. Security requirements excluding vehicles

Theft of the *mobile phone* shall only be covered in the event that;

- a. if away from the *main residence*, the *mobile phone* is in a locked room, locked cupboard, locker or hotel safe and any security devices have been operated.
- b. if at the *main residence*, the premises are securely locked.
- c. in the case of either (a) or (b) above – all windows and doors must be closed and locks activated where fitted.

7. General conditions

Fraud

If any fraudulent claim is made or if any fraudulent means or devices are used under this insurance, all benefits hereunder shall be forfeited. The *insurer* and/ or *claims administrator* and/ or *broker*, may inform the police and/ or any other law enforcement agency about the circumstances of such a claim. The *insurer* reserves the right to instruct an investigation into *your* claim and reserves the right to recover from *you* the cost of any investigation into a fraudulent claim under this policy.

Law

The parties to this insurance are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

8. Claims procedure

You should notify the *claims administrator* on **01270 755028** as soon as reasonably possible and in any event within 30 days of the claim incident occurring.

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures will invalidate *your* claim.

Theft and loss claims

- *you* must notify the appropriate police authority within 48 hours of discovery of the incident and obtain a *loss* or crime reference number or a copy of the police crime report as applicable.
- *theft* or *loss* of *your mobile phone* must be reported to *your* airtime provider within 7 days of, or as soon as is possible after, the incident to place a bar on the *mobile phone*.

Accidental damage and breakdown claims

- *you* must keep all parts of *your mobile phone* and return them for inspection in accordance with the *claims administrators* instructions. The *mobile phone* and relevant parts remain *your* responsibility until they have been received by the *claims administrator*.

Sending your Mobile Phone to the Claims Administrator

- Before sending *your* damaged Mobile phone please ensure that *you* have removed any personal information, saved any documents that you may want to keep or transfer and have unlocked the device so that our Claims Technicians can investigate the damage. If the damage is significant and *you* are unable to remove any password control or locking please advise the Claims Administrator. Please deactivate FindmyiPhone or similar functions from *your mobile phone*.

Replacement Equipment

This is not a new for old Insurance

In the event that *your* claim is authorised and *your mobile phone* is considered, by the *claims administrator*, to be beyond economical repair, *we* will replace it with a fully refurbished or new mobile phone at our discretion. *We* will endeavour to replace *your mobile phone* with the same make, model and colour however this may not always be possible. In the event that the exact make, model or colour is not available or economical a mobile phone of a different colour, comparable specification or equivalent value will be provided.

If *your* claim was for theft or loss of *your* original *mobile phone* and it is recovered after a replacement had been provided, the original *mobile phone* must be returned to the *Administrator* as this is *our* property. If the original equipment is not sent to *us* upon request *you* will be invoiced for the replacement.

If a claim form is issued by the *claims administrator*, *you* should complete the form fully and return it to the *claims administrators* within 30 days of the claim incident, or as soon as reasonably possible, together with any requested supporting documentation including:

- details of the payment method for the *excess* which will be collected once *your* claim has been validated.
- police crime reference number (where the incident is *theft*).
- *loss* reference number (where the incident is *loss*).
- *proof of ownership* (including *IMEI number*).
- details regarding any *unauthorised data usage*.
- any other requested documentation.

The *claims administrator* will assess *your* claim, and providing *your* claim is valid, will arrange for the repair or replacement of the *mobile phone* as appropriate.

9. 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.

10. Data protection act 1998

It is understood by *you* that any information provided to the *broker*, *claims administrator* and the *insurer* regarding *you* will be processed by the *broker*, *claims administrator* and the *insurer*, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties and other organisations including to

monitor *our* performance, carry out research, create statistics, and prevent crime.

11. Period of Insurance

This is a monthly policy which commences on the date specified in *your* police federation benefits policy schedule.

12. Complaints procedure

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 complaints' 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,
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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.

13. 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.