



Fonesure policy Wording

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About Fonesure?

Fonesure is an established well known brand within the mobile phone sector and are able to offer a range of different policies to cater for any mobile phone you may have now or in the future.

Why do I need Fonesure Insurance?

Fonesure insurance will cover you for theft, accidental and liquid damage anywhere in the world. Accidents happen, and repairing or replacing your mobile phone can be a lengthy and costly process.

Doesn't my household insurance cover me?

Most policies do not cover mobile phones for accidental damage or worldwide. Where they do, you will generally find the policy excess and increase in premiums make it uneconomical to claim.

What doesn't my policy cover?

Fonesure does not cover loss of unattended mobile phone or pick pocketing, but it will cover your mobile phone if it is forcibly stolen, and you have taken the necessary steps to conceal and lock away your mobile phone.

Why should I choose Fonesure over other mobile phone insurance policies?

- Fonesure have a dedicated hotline number so you can talk to professional, helpful and friendly staff, when you need to make a claim.
- Fonesure are fast. You could have your new mobile phone delivered to you within just 48 hours of your claim being accepted.
- Fonesure are very competitively priced. Policies start from just £3.99
- Fonesure is subscription based. Use it as long as you need it, with no long-term contract commitments.
- Fonesure is a product of Pier Insurance. Pier Insurance is Authorised and Regulated by the Financial Services Authority.

Fonesure Cover

The table below details what is covered for each of our policies.

Cover	Fonesure Lite	Fonesure Standard	Fonesure Plus	Fonesure Executive
Theft	✓	✓	✓	✓
Loss	✗	✗	✗	✗
Accidental Damage	✓	✓	✓	✓
Liquid Damage	✓	✓	✓	✓
Breakdown	✗	✗	✓	✓
World Wide Cover	✓	✓	✓	✓
Value Limit	£200	£300	£500	£750
Excess	£25 first claim £40 3G and additional claims	£25 first claim £40 3G and additional claims	£25 Each and every claim	£25 first claim £50 3G and additional claims

What is the price of the Fonesure?

The cost of the policy is dependant on the retail price of your mobile phone; please refer to the pricing table below, (for example, a mobile phone worth £250.00 will require a Fonesure Standard policy at £4.99 per month).

Cover	Fonesure Lite	Fonesure Standard	Fonesure Plus	Fonesure Executive
Free Trial Period	3 Months	3 Months	3 Months	1 Month
Cost per month	£3.99	£4.99	£6.99	£7.99
Cost per day	13p	17p	23p	27p

What is the Excess of the Fonesure?

The Excess is also dependant on the policy that will cover the whole value of your mobile phone and if the handset has 3G technology. For example on the Fonesure Standard policy the excess is £25.00 for the first claim and £40 for 3G handsets and any additional claims. All excesses for the policies are also listed in the pricing table.

Why do your customers need insurance for their mobile phones?

- 80% of household insurance policies do not adequately cover portable electronic equipment.
- Over 1.3 million Handsets are stolen in the UK each year – that's one every 24 seconds. Half of all street crime involves mobile phones.
- over 100,000 mobile phone repairs are carried out each week
- If a customer's mobile phone is damaged or stolen this could cost them hundreds of pounds as well as cause a lot of inconvenience, stress and hassle.
- Repairing their mobile phone - The customer may believe that damaging their mobile phone is unlikely, yet they are so easy to drop or knock. This is the most common grounds for insurance claims today, with thousands of claims being made a week.
- Replacing a handset screen can cost upwards of £150 for a colour screen and around £60 for a black & white screen.
- Cosmetic damage and battery damage can cost upwards of £60 to repair and Liquid damage can be irreparable
- For contract customers the cost to replace their phone could be more than you think because contract mobile phones are heavily subsidised by the networks. When a contract is initially commenced your or upgraded you will not have paid the true value of your mobile phone. Replacing your mobile phone will cost you upwards of £250, dependant upon brand and technology
- Your contact with your network is for a minimum 12 month period. Your network will continue to bill you for your monthly line rental. This could easily be upwards of £100. If you have 6 months left of your contact period with a line rental of £30.00 per month, you will be liable for £180.00
- For as little as 13p a day your customers are protected worldwide against:
 - Accidental damage
 - Liquid damage
 - Theft
 - Breakdown
- Should your customer's need to claim; the process is simple with a 48 hour turnaround for theft claims and 7-10 day turnaround for repairs.

Frequently Asked Questions

Q. How long will it be before I receive my replacement mobile phone?

A. We aim to provide replacement products within 48 hours.

Q. How will I receive my mobile phone?

A. All mobile phones are delivered by special delivery.

Q. I have mislaid my insurance policy, what should I do?

A. Contact us and we will resend you new policy documentation via email and/or SMS.

Q. I am changing my bank details what should I do?

A. Call us and we can take your new bank details over the phone or send out a new direct debit mandate for you to complete.

Q. Can I change my direct debit mandate date?

A. Yes, feel free to contact us on **0870 416 3353**.

Q. What are your opening hours?

A. Our opening hours are Monday to Friday 9am to 5.30pm.

Q. How do I make a claim out of office hours?

A. You can contact us via our email address, which is claims@fonesure.com

Q. My insured product is broken what should I do?

A. Call us on our claims hotline 0870 416 3353

Q. How many products can I have on 1 policy?

A. You can have as many as you like, the cost however, is per mobile phone.

Q. How do I pay my excess?

A. Payment is made over the phone via credit card or debit card.

Q. When do I pay my excess for my accidental damage claim?

A. This is done prior to your mobile phone being sent off for repair.

Q. When do I pay my excess on my theft claim?

A. As soon as your claim has been accepted and successful.

Q. How will I know if my claim has been successful?

A. We will keep you informed and providing your claim is successful we will contact you to organise delivery or arrange repair of your mobile phone.

Definitions

1. "Equipment" shall mean the Mobile Phone and its battery and mains charger as specified on the policy schedule including any replacement Equipment provided by or loaned by Us
2. "Unattended" shall mean not within Your sight at all times and/or out of Your arms-length reach
3. "We/Us/Our" shall mean Pier Insurance Managed Services Limited
4. "You/Your" shall mean the private individual or company detailed on the policy schedule

The Cover

UK Underwriting Ltd on behalf of Fortis Insurance Limited Registered in England No.354568. Registered Office Fortis House Tollgate Eastleigh Hampshire SO53 3YA (the Insurer) will subject to the exclusions and conditions indemnify You by payment or at its option by replacement (with identical Equipment or Equipment of comparable specification up to a maximum retail value of £???.?? – see above policy table) or repair in respect of accidental damage liquid damage or theft of the Equipment occurring during the Period of Insurance

Exclusions

The Insurer shall not be liable for

1. theft of the Equipment from any unattended vehicle unless all windows are closed all doors are securely locked all security devices are activated and the Equipment is concealed from view in a locked glove compartment locked boot or locked load area
2. theft of the Equipment from any premises or mode of transport unless involving forcible and violent entry or exit
3. theft of the Equipment from the person of the user unless involving force or the threat thereof
4. theft of the Equipment whilst left Unattended when it is away from your home
5. repair or replacement arising as a result of negligent use wilful abuse or misuse
6. damage to the battery or aerial or any cosmetic damage
7. the cost of replacing or repairing accessories or costs arising from the use of accessories
8. the cost of routine inspection service adjustment or cleaning
9. any amount recoverable under any guarantee warranty or other insurance
10. loss of the Equipment loss of use or consequential loss of any kind
11. repairs carried out by persons not authorised by Us
12. the policy excess as detailed below
13. the cost of replacing any stored data including but not limited to tunes songs personalised ring tones pictures films or graphics
14. any damage or fault caused by any form of electronic virus
15. breakdown caused by objects or substances not normally associated with the product such as sand or water*

* Only on Fonesure Plus and Fonesure Executive

Conditions

1. The schedule and the policy shall be read together as one document and any word or expression to which a specific meaning has been attached shall bear such specific meaning wherever it may appear
2. All reasonable precautions must be taken to prevent damage to or theft of the Equipment
3. Details of any replacement of the Equipment (IMEI/serial number) must be advised to Us with proof of purchase in writing or by e-mail to Us (insure@pierinsurance.com)
4. Cover under this Insurance Policy is subject to the payment of the premium by direct debit or credit card Premiums must be up to date and are non-refundable after the insurance cover has commenced other than during the cooling off period
5. This policy will be voidable in the event of fraud non disclosure or alteration of risk
6. Each party is entitled to cancel the insurance at any time giving not less than 30 days notice to the other in writing As premiums are payable monthly there will be no refund of premium due in the event of cancellation.

Claims Procedure

In the event of a claim You must:

- a. advise the police within 24 hours if there has been theft or vandalism and obtain a Crime Reference Number Lost property numbers are not acceptable in support of a claim
- b. advise Us by telephone as soon as possible and in any event within 48 hours on the claims hotline number – 0870 416 3353
- c. provide at Your own expense a claim form and all details and evidence as may be reasonably required within 30 days of receipt
- d. notify the appropriate air time provider within 12 hours of discovery
Orange 07973 100150 T-Mobile 08454 125000
Vodafone 07002 191191 0-2 08705 860860
3 08707 330333

UK Underwriting Ltd are an agent of the Insurer and in claims matters act on behalf of the Insure

Excess

Please refer to policy table for excess charges

Territorial Limits of Policy

Great Britain Northern Ireland Isle of Man The Channel Islands or the Republic of Ireland and up to 60 days during any one calendar year elsewhere in the World

Compensation Scheme

Fortis Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS) You may be entitled to compensation from the scheme if they cannot meet their obligations This depends on the type of business and the circumstances of the claim Most insurance contracts are covered for 100% of the first £2000 and 90% of the remainder of the claim You can get more information about compensation scheme arrangements from the FSCS

Pier Insurance Managed Services Limited Fortis Insurance and UK Underwriting Ltd are authorised and regulated by the Financial Services Authority This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

Period of Insurance

This insurance commences at the time of purchase for a period of one month and will continue to be renewed by periods of one month for up to a maximum of 60 months in all upon receipt of Your monthly premium

Cooling off period

You may cancel this policy within 14 days of receiving it by contacting Us at the address shown in this policy Provided no claim has been made a full refund of premium paid by You will be given

Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should in the first instance contact the Scheme Administrator The contact details are:

Scheme Administrator Pier Insurance Managed Services Limited,
Suite 7 Chalkwell Lawns 648-656 London Road Westcliff on Sea Essex SS0 9HR
Tel (0870) 416 3353 Fax (0870) 416 3354 Email enquiries@pierinsurance.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting the following:

The Head of Claims UK Underwriting Limited
Cast House, Old Mill Business Park Gibraltar Island Road, Leeds LS10 1RJ

If it is not possible to reach an agreement you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million or are a charity with an annual income of less than £1 million or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service

South Quay Plaza 183 Marsh Wall Docklands London E14 9SR

Tel; **0845 080 1800** Your statutory rights are not affected if you choose to follow the complaints procedure above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau

Law applicable to the contract

Under United Kingdom law the parties to the contract have the right to choose the law, which should apply in the absence of any agreement to the contrary. English law, will apply.

Data Protection

The data supplied by You will be used by Us for the purposes of processing Your policy of insurance including underwriting administration and handling any claim which may arise. The data supplied may also be used by Pier Insurance Managed Services Limited or any group company to contact You from time to time in order to notify You of other goods and services that We offer. If You do not consent to such use of Your personal data please email Us at enquiries@pierinsurance.com

It is important that the data You have supplied is kept up to date. You should therefore notify us promptly of any changes. You are entitled upon payment of an administration fee (currently £10) to inspect the personal data which we are holding about You. If You wish to make such an inspection You should contact: **Pier Insurance Managed Services Limited Suite 7 Chalkwell Lawns 648-656 London Road Westcliff-on-Sea Essex SS0 9HR**

We may respond to enquiries by the Police concerning Your policy in the normal course of their investigations. Where it is necessary to administer Your policy effectively or to protect Your interests we may disclose the data You have supplied to other third parties such as solicitors, loss adjusters, motor garages, engineers, repairers, replacement companies, other insurers etc.

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction. We may transfer our bases containing Your personal information if we sell Our business or part of it.

FTC0310



Mobile Phone Insurance Summary of Cover

This policy summary does not contain the full terms and conditions of the policy. These can be found in the policy terms and conditions document. The insurance is underwritten by Fortis Insurance.

What is covered by the Policy?

The policy covers your mobile phone against:

- Accidental Damage
- Liquid Damage
- Theft
- Worldwide Cover
- Extended Warranty – only available on Fonesure Plus and Fonesure Executive

How does the Policy work?

- You may cancel the policy within 30 days by calling 0844 815 1010. You may cancel the policy at any time outside of the first 30 days by writing to: The Scheme Administrator, Pier Insurance Managed Services Ltd, Suite 7 Chalkwell Lawns, 646-656 London Road, Westcliff on Sea, Essex, SS0 9HR
- You will have to pay a monthly premium each month to maintain your cover. The insurance lasts for periods of a month at a time, and will continue until the policy is cancelled in accordance with the criteria set out under "Conditions" in the policy terms and conditions document.

What are the Benefits provided by and Exclusions or Limitations of the Policy?

Benefits Provided by the Policy	Exclusions and Limitations of the Policy
Accidental Damage <ul style="list-style-type: none"> • We will repair or replace your phone if it is accidentally damaged 	
Liquid Damage <ul style="list-style-type: none"> • We will repair or replace your phone if it is liquid damaged 	
Theft <ul style="list-style-type: none"> • If your phone is stolen we will replace it 	You must advise the police within 24 hours if there has been theft and obtain a Crime Reference Number. Lost property numbers are not acceptable in support of a claim.
Worldwide Cover <ul style="list-style-type: none"> • Your policy will cover your phone outside of the UK 	Cover is limited to 60 days in a 12-month period. See "Territorial Limits" on your policy terms and conditions document
Extended Warranty* <ul style="list-style-type: none"> • Your policy will extend your manufacturers warranty for as long as you continue to pay your monthly premium 	

*only available on Fonesure Plus or Fonesure Executive

What Excess Do I have to pay?

The Excess is dependant on the policy that will cover the whole value of your mobile phone and if the handset has 3G technology.

How Do I Make a Claim?

You can notify a claim by calling our claims hotline on 0870 416 3353 between 09:00am and 5:30pm Monday to Friday.

How Do I Make a Complaint?

If you have a complaint please write to The Scheme Administrator, Pier Insurance Managed Services Limited, Suite 7 Chalkwell Lawns 648-656 London Road, Westcliff-on-sea Essex SS0 9HR, Tel 0870 416 3353, Fax 0870 416 3354, Email: enquiries@pierinsurance.com If we are unable to resolve the problem we will provide you with information about how you may refer your complaint to the Financial Ombudsman. Full details of our complaints procedure may be found in your Policy Document.

Would I Receive Compensation if Fortis Insurance was Unable to meet its Liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if Fortis Insurance cannot meet its liabilities.

Statement of Demands and Needs

This product meets the demands and needs of those who wish to insure their mobile phone against accidental damage. We have not provided you with advice on this insurance cover.