

CUSC Foneguard Standard Insurance

Definitions

1. "Airtime Abuse" shall mean airtime charges incurred by unknown persons following the Theft of Your phone which results in a successful claim under the Theft section of this insurance policy
2. "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
3. "Unattended" shall mean not within Your sight at all times and/or out of Your arms-length reach
4. "We/Us/Our" shall mean Pier Insurance Managed Services Limited T/as Fonesure Limited
5. "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 £500) or repair in respect of accidental damage liquid damage or theft of the Equipment occurring during the Period of Insurance. For Airtime Abuse the maximum indemnity provided under this insurance is limited to £250 in total during any 12 consecutive months.

Administrators

1. For claim notification and claims handling: Pier Insurance Managed Services t/as Fonesure Limited, Suite 7 Chalkwell Lawns 648-656 London Road Westcliff on Sea Essex SS0 9HR. Telephone number: 0870 416 3353
2. For certificate issuance: CUSC (Foneguard) Limited, Mathis House, Leigh Road, Terminus Business Estate, Chichester, West Sussex PO19 8TT. Telephone number: 01243 790777

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 any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy
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

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 CUSC Foneguard with proof of purchase in writing or by e-mail to Fonesure (admin@cusc.co.uk)
4. Cover under this Insurance Policy is subject to the payment of the premium by direct debit/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 paid monthly no refund of premium will be due in the event of cancellation

Policy Excess

You will be responsible for the first £25 of each accepted claim increasing to £50 of each accepted claim where the handset is 3G enabled

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 Fonesure by telephone as soon as possible and in any event within 48 hours on the claims hotline number - 0870 416 3355
- c. provide at Your own expense a completed 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 Insurer

Territorial Limits

Great Britain Northern Ireland Isle of Man The Channel Islands or the Republic of Ireland and up to 90 days during any one calendar year elsewhere in the World

Compensation Scheme

Fortis Insurance Limited is 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 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

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 Contact CUSC Foneguard at admin@cusc.co.uk to register your cancellation

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 Fonesure 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@fonesure.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 Claims Manager UK Underwriting Ltd
2 Gibraltar House Bowcliffe Road Leeds LS10 1HB

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 Fonesure 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@fonesure.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 T/as Fonesure 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

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