

This policy summary does not contain the full terms and conditions of the insurance. For full details of the cover provided by this policy, please read the policy wording.

Your insurer

AmTrust International Underwriters Limited a regulated insurance company based in Dublin, Ireland and are part of the A.M. Best rating 'A' (Excellent) AmTrust Group. The registered office and business address of AmTrust International Underwriters Limited (registered office number 169384) is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised by the Central Bank of Ireland. AmTrust International Underwriters Limited is regulated for the conduct of business in the UK under the Financial Conduct Authority Ref. No 203014. Details about the extent of this regulation are available on request.

Types of insurance and cover

Your mobile phone is covered against the following risks:

- theft;
- accidental loss;
- breakdown; and
- accidental damage (including liquid damage)

Your mobile phone should be no more than 30 months old at the time of purchase of this policy as evidenced by a relevant proof of purchase or proof of exchange.

Our maximum liability in respect of any one claim, will be limited to the replacement cost of the mobile phone being claimed for and in any event, shall not exceed the maximum liability of £800 including VAT and the cost of accessories used in conjunction with your mobile phone up to a value of £150 including VAT in any event. The cover under this policy shall not exceed the maximum limitations of liability as shown on your Insurance Schedule.

Significant features and benefits

This policy covers your mobile phone which must be no more than 30 months old at the time of registration on the portal against the above risks whilst being used in the United Kingdom by you as the person who purchased it (over the age of 16). Cover is extended to include use of your mobile phone anywhere in the world, for a maximum of 21 days in any one year.

Please refer to the 'What is Covered' section of the policy wording for full details.

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this policy does not cover.

Importantly this policy does not cover:

A mobile phone which is owned by your employer except if you are a Gold Card holder.

Any theft of your mobile phone from any premises unless there is evidence of violent and forcible entry to the premises.

Any mobile phone that has been stolen from any motor vehicle, unless the vehicle is locked and all protections are in operation and your mobile phone is concealed out of sight so that forced and violent entry into the vehicle is required. Evidence of the thief's damage to the vehicle must be provided

If your mobile phone is stolen from an unattended vehicle the vehicle's windows and doors must have been closed and locked and all the security systems must have been activated for cover to apply.

Any theft, accidental loss or accidental damage to your mobile phone whilst in the possession of anyone else other than yourself.

Any theft of your mobile phone left unattended in a public place or a place to which the public has regular access.

Damage to the SIM or memory card inside your mobile phone which are damaged independently of any damage to your mobile phone unless such damage is caused as a result of accidental or as a result of a breakdown to your mobile phone.

Any claim for accessories unless those accessories are attached to your mobile phone at the time of the incident of accidental damage, accidental loss, theft or breakdown.

Any claim arising from abuse or wear and tear or gradual deterioration, any other costs that are caused by the incident unless specifically stated in your Insurance Schedule.

Claims for theft which are not accompanied by a crime reference number.

Any claim which is not reported as soon as reasonably possible following discovery of the incident or from your return to the United Kingdom where the incident occurred outside of the United Kingdom.

There is an excess payable on each and every claim as specified in the policy. You must pay the excess before we approve a claim.

Theft and accidental loss claims must be reported to the appropriate local police and your network provider as soon as reasonably possible following discovery of the incident.

You are required to take all reasonable precautions to protect your mobile phone against theft, accidental loss or accidental damage.

If you require more information about these, or other exclusions and limitations, you should read the policy, wordings particularly the section headed 'What is not covered?' for full details. Please ensure you read these carefully and familiarise yourself with them.

Complaints

If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below:

Claims or Service related complaints:

Citymain Administrators Limited, Enterprise House, Isambard Brunel Road Portsmouth, PO1 2RX

Telephone: 0333 999 7929 (local rate call)

E-mail: customerrelations@citymain.com

Sales related complaints:

Insync Insurance Solutions, 8 Albany Park, Cabot Lane, Poole, Dorset, BH17 7AZ

Tel: 0330 124 0730

E-mail: complaints@insyncinsurance.co.uk

If you are not happy with the response or your complaint has not been resolved within eight weeks you have the right to ask the Financial Ombudsman Service to review your complaint: Financial Ombudsman Service, Exchange Tower, London, E14 9SR or tel: +44(0) 8000 234 567; +44(0)300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

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

These procedures do not affect your legal rights.

Please note: The Financial Ombudsman Service will not consider a complaint if you have not provided us with the opportunity to resolve it previously.

Duration of Insurance and the right to cancel

You may cancel the cover at any time by giving 14 days notice to the Administrator by email or by calling telephone number 0333 999 7929 (local rate call). If you do cancel this cover there will be no refund of premium as you have not paid for this insurance.

We may also cancel this cover by giving you 14 days notice to you at your last known address. If we do cancel this cover no refund will be given as you have not paid for this insurance

Please refer to the "Policy Cancellation" sections of the policy for full details.

Claims Notification

If you need to make a claim please contact:
Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX
Tel: 0333 999 7929 (local rate call)
Email: claims@citymain.com

Please note: If you are claiming for accidental damage, or breakdown, you will be required to send your damaged mobile phone to the administrator. You will be responsible for the cost of postage.

Please refer to the 'How to make a Claim' section of the policy wording for full details.

Replacement Equipment

In the event that your claim is authorised and your mobile phone is replaced, we will replace it with an identical fully refurbished or new (where a refurbished item is not available) item. This is not a new for old insurance. Should this not be possible the Administrator will replace it with a fully refurbished or new mobile phone (where a refurbished item is not available) of a comparable specification or the equivalent value.

Please note wherever possible your mobile phone will be replaced with equipment with the same colour or finish, however, where this is not possible or economical, an alternative colour/finish will be provided.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if your insurer cannot meet its liabilities under this policy. The level of compensation provided will depend upon the circumstances of the claim. Further information is available from FSCS by writing to 10th Floor, Beaufort House, St Botolph Street, London, EC3A 7QU or by phone on 0800 678 1100 or 0207 7741 4100 or from their website at www.fscs.org.uk.

Data Protection

In order to provide insurance cover (an insurance policy) or to pay a claim we need information about:

- a) the person and / or property that we are being asked to insure
- b) any third-party claimant, i.e. someone making a claim against our customer
- c) property – for which repair or replacement costs are being sought under our customer's insurance policy – belonging to our customer or a third-party
- d) medical and/or relevant conviction information where necessary to assess the risk

Depending upon the kind of insurance cover we are being asked to provide and the kind of claim we are being asked to pay we will seek different kinds of information. Information about people and property for which we provide insurance cover is sought by us before cover is provided. This information is kept by us and we may share your details with an intermediary, any agent authorised by you to act on your behalf and regulatory bodies. We may also share information with private investigators under an appropriate confidentiality agreement when we need to investigate a claim.

Information about claims made under policies that we provide is collected by us and any agent of ours, and details maybe placed on a central insurance industry database of claims either in Ireland or in Europe. This information includes the claimant's name, address and date of birth and the type of injury or loss suffered. Through this database, this information may be shared with other insurance companies, self-insurers or statutory authorities. Insurers also reserve the right to use a database at underwriting stage. Insurance companies share claims data:

- a. To ensure that more than one claim cannot be made for the same personal injury or property damage.
- b. To check that claims information matches what was provided when insurance cover was taken out.
- c. And, when required, to act as a basis for investigating claims when we suspect that insurance fraud is being attempted.

Under the Data Protection Acts 1998 and 2003 you have a right to know what information about you and your previous claims is held. If you wish to exercise this right then please contact the:

Data Protection Officer,
Citymain Administrators Ltd
Enterprise House,
Isambard Brunel Road,
Portsmouth,
PO1 2RX

Or

The Data Protection Officer,
AmTrust International Underwriters Limited
40 Westland Row,
Dublin 2,
Ireland.

You need to provide us with accurate and up-to-date information if we are to provide insurance cover for you or your property.

You need to provide us with accurate and up-to-date information if you are making a claim under your own policy.

Failure to provide sufficient information may prevent us from providing cover or, if you are making a claim, may delay the processing of your claim. The provision of false information may mean that a claim made by you under the policy will not be paid and may possibly result in criminal prosecution for fraud.

Finally, all calls may be recorded for training and monitoring purposes.