Notice of Variation – Changes to Full Cover and Damage Cover insurance terms and conditions effective from: 6th July 2016.

Allianz Insurance plc has made some changes to the terms and conditions of the insurance cover included in Full Cover and Damage Cover. Your Confirmation of Your Insurance Cover will show what level of cover you have. The sections of the Insurance terms and conditions affected and the changes that apply are set out below.

Some words in the sections of this document headed "What is the change?" have the same special meaning used in the full terms and conditions. These words appear with a capital letter.

For full details of the existing Full Cover and Damage Cover wording please go to: www.ee.co.uk/terms

General: Changes to the Excess payable on a successful claim

How does this change affect you?	What is the change?		
The first change is to tell you that the excess you will pay on a successful claim will increase and additionally, a new Band D will be added. This change is necessary because the cost of repairing and refurbishing handsets has increased. The band your device is in has not changed.	The new Excess you will be cha Band Zero Band A Band B Band C Band D	£ 0 £ 40 £ 70 £100 £100	
The second change is to tell you the excess table will be removed from the terms and conditions. To find the latest excess go to: www.ee.co.uk/excessandcharges or call 150 from your EE mobile phone	The excess table will be deleted Band Zero Band A Band B Band C	£ 0 £ 35 £ 55 £ 75	

Which sections of the Agreement does this apply to?

A summary of the features and benefits of the insurance

If Your Mobile Phone or Connected Device is Damaged – What costs or charges are there to pay?

If Your Mobile Phone or Connected Device is Lost or Stolen – What costs or charges are there to pay?

Changes to the How to make a Complaint section

How does this change affect you?	What is the change?
This change will affect you if you have a complaint about a product or service bought online. You can choose to submit	The following paragraphs will be included at the end of the How to make a complaint section:
your complaint using The European Commission's online dispute resolution service.	The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.
	Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: CustomerResolutionTeam@eecareservices.co.uk Alternatively, you can contact the Financial Ombudsman Service directly.