



WELCOME TO FULL COVER AND DAMAGE COVER

Introduction

Welcome to Full Cover and Damage Cover from EE – insurance for Your Mobile Phone and Connected Device. This document and the Confirmation of Your Insurance Cover form Your contract with the Insurer, please read both to make sure the cover provided, and the terms and conditions meet Your needs. You should keep both documents together in a safe place.

The purchase of Insurance and Protection is not a requirement of Your Airtime Plan.

Please note that having insurance does not mean You can take risks with Your Mobile Phone or Connected Device that You would not take if they were not insured.

This insurance does not cover any cost or losses that can't be resolved by the repair or replacement of your mobile phone. We don't cover cyber risks, illegal use of your mobile phone (causing loss, damage or loss of profit to a third party or their property), or loss of opportunity, goodwill or similar losses.

The Insurer will insure Your Mobile Phone or Connected Device subject to these terms and conditions for the Period of Cover and while You continue to pay the total monthly insurance payment through Your Airtime Plan bill.

If You require these Terms and Conditions in large print, braille or audio, please call EE Customer Care on **150** from Your Mobile Phone or **07953 966 250** from any other phone.

Your Demands and Needs

Full Cover would suit the needs of a customer who would like worldwide cover for their Mobile Phone or Connected Device in the event of Loss, Theft and Accidental Damage.

Damage Cover would suit the needs of a customer who would like worldwide cover for their Mobile Phone or Connected Device in the event of Accidental Damage.

Status Disclosure

This cover has been sold and arranged by EE, with the insurance underwritten and administered by a sole provider, Chubb European Group SE. Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

What words mean

Some of the words and phrases in these terms and conditions have specific meanings. These are explained below and have the same meaning wherever they appear beginning with a capital letter.

Authorised User	A person You know and authorise to use Your Mobile Phone or Connected Device.	Insurer and Administrator	Chubb European Group SE.
Confirmation of Your Insurance Cover	A document headed 'Confirmation of Your Insurance Cover' that is sent to You after You purchase Full Cover or Damage Cover and contains Your details, Cover Start Date, the type of cover, Your mobile number, the IMEI number, serial number or unique device identifier (UDI) of Your Mobile Phone or Connected Device, the maximum Excess and the total monthly insurance payment that will be added to Your Airtime Plan bill.	Loss, Lost	The disappearance of Your Mobile Phone or Connected Device in circumstances that do not involve Theft and You are unable to recover it.
Connected Device	A device supplied to You by EE or We have agreed to insure whose IMEI, serial number or unique device identifier (UDI) is shown on Your Confirmation of Your Insurance Cover or a replacement provided by Us after a successful claim.	Mobile Phone	The Mobile Phone supplied to You by EE or We have agreed to insure whose IMEI number is shown on Your Confirmation of Your Insurance Cover or a replacement provided by Us after a successful claim.
Cover Start Date	The date You purchase insurance as shown on Your Confirmation of Your Insurance Cover.	Period of Cover	A period beginning on the Cover Start Date shown on Your Confirmation of Your Insurance Cover and ending at the earliest of one of the events listed in General Condition 6 – "When does this insurance end?"
Accidental Damage, Accidentally Damaged	Your Mobile Phone or Connected Device stops working normally as the result of an accident (including a cracked screen and liquid damage) or a deliberate act by someone other than You or an Authorised User.	Proof of Ownership	A document from a UK high street or online retailer showing the IMEI number, or serial number or unique device identifier for a brand new Mobile Phone or Connected Device.
EE	EE Limited.	Security Feature	Locks, personal ID's, passcodes or PIN numbers, software, applications or other means which stop Us from accessing Your Mobile Phone or Connected Device in order to return it to its original factory settings and recycle it.
Excess	The amount payable by You for each successful claim.	Airtime Plan	Your contract for services with EE.
In-Box	The original plug adaptor and charging cable that was supplied by the manufacturer in the device's standard packaging. This does not include any other accessories given as part of a bundle with the device, even if the extra accessories were supplied free of charge to you and were for the purposes of charging the device.	Theft, Stolen	Your Mobile Phone or Connected Device being taken unlawfully from You, an Authorised User or anyone temporarily holding or storing it for You or an Authorised User.
IMEI number	International Mobile Equipment Identity number. A serial number that uniquely identifies Your Mobile Phone or Connected Device. You can find this by typing in *#06# into the keypad of Your Mobile Phone or by checking "settings" in Your Connected Device menu.	Unauthorised Use	Calls, SMS messages, data downloads or any other use of Your Mobile Phone or Connected Device after it has been Lost or Stolen.
		United Kingdom/UK	England, Scotland, Wales and Northern Ireland.
		We, Us, Our	The Insurer.
		You, Your	The person or business (named on the business service agreement) named on Your Confirmation of Your Insurance.

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A summary of the features and benefits of the insurance

There are two types of cover – Damage Cover or Full Cover. Your Confirmation of Your Insurance Cover will show the type of cover You have and the total monthly insurance payment You will pay each month. You can also check your level of cover by texting **COVER** to **150** from your EE phone, or calling EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone. Here is a summary of the insurance benefits:

	Damage Cover	Full Cover
Cover for accidental damage	Yes	Yes
Cover for Loss	Not included	Yes
Cover for Theft	Not included	Yes
Authorised User included	Yes	Yes
Claims Limit	Unlimited	Damage – Unlimited Loss and/or Theft – Maximum 2 accepted claims in a rolling 12 month period
Worldwide Cover	Yes	Yes
Next day replacement (terms and conditions apply)	Yes	Yes
Excess	The Excess You pay will depend on the banding of Your Mobile Phone or Connected Device on the date a successful claim is accepted. To find the latest Excess fees, see ee.co.uk/excessandcharges or contact EE Customer Care on 150 from Your Mobile Phone or 07953 966 250 from any other phone.	

For full details of what's included and what's not included by Full Cover and Damage Cover, see 'If Your Mobile Phone or Connected Device is Lost, Stolen or Accidentally Damaged' section below. **PLEASE NOTE: Damage Cover and Full Cover are not available for all Mobile Phones or Connected Devices.**

Help & Support

If You need help or support, contact EE customer care on **150** from Your Mobile Phone or **07953 966 250** from any other phone.

If Your Mobile Phone or Connected Device is Lost, Stolen or Accidentally Damaged

(Cover for Loss or Theft only applies to customers who have chosen Full Cover)

What's covered by the insurance?

We will replace Your Mobile Phone or Connected Device if:

- it stops working normally as the result of anything that happens by accident during the Period of Cover; or
- it stops working normally as the result of a deliberate act by someone other than You or an Authorised User.

In addition, for Full Cover customers, We will replace Your Mobile Phone or Connected Device if:

- it is Lost and disappears in circumstances that do not involve Theft and it cannot be recovered;
- it is taken unlawfully from You, an Authorised User or anyone temporarily holding or storing it for You or an Authorised User.

We will also replace any In-Box, manufacturer supplied charging accessories that are Lost, Stolen or Accidentally Damaged as result of an incident that leads to a successful claim for Your Mobile Phone or Connected Device.

What's not covered by the insurance?

We will not replace Your Mobile Phone or Connected Device if it is Accidentally Damaged:

- deliberately by You, an Authorised User or anyone acting on the instructions of You or an Authorised User;
- while being repaired by someone not authorised by Us;
- by an alteration or modification to any internal parts or to the operating system (such as it being unlocked to operate on another network);
- by dents, scratches or other marks that do not stop it working normally.

In addition, for Full Cover customers, We will not replace Your Mobile Phone or Connected Device if:

- You or an Authorised User knowingly leave it in a place where You can't see it but others can;
- You do not report the Theft to the police (local police if abroad) and do not obtain a report or a crime reference number;
- You or an Authorised User knowingly leave it on display in an unattended vehicle;
- You or an Authorised User leave it in an unoccupied building where the windows are not closed and doors are left unlocked.

Is there a limit on the number of claims that can be made under Full Cover?

We will accept a total of two successful claims in a 12 month period for Loss and/or Theft.

The 12 month period begins on the date We accept Your first successful claim.

Example: Your Mobile Phone or Connected Device is Stolen and We accept Your claim on 1st May. This means we will only accept one more successful claim for Loss or Theft before 30th April in the following year.

There is no limit on the number of successful claims we will accept for Damage during the Period of Cover.

Is there a limit on the number of claims that can be made under Damage Cover?

There is no limit on the number of successful claims we will accept for Damage during the Period of Cover.

How to make a claim

Simply head over to My EE to start your claim, or alternatively call EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone.

We know events that cause a claim can be very different, We will consider everything You tell Us about Your claim before We make a decision. To find additional help and support on how to make a claim, see ee.co.uk/insuranceclaim

How We will deal with Your claim

We will take the details of Your claim over the telephone.

We will collect information about Your Mobile Phone or Connected Device

- The IMEI number (You can find this on the box Your Mobile Phone or Connected Device came in); or
- The serial number or UDI of Your Connected Device (You can find this on Your Confirmation of Your Insurance Cover); or
- The make and model, the colour and memory capacity of Your Mobile Phone or Connected Device; and
- If EE did not supply Your Mobile phone or Connected Device, We will ask for Proof of Ownership. If You are unable to provide Proof of Ownership or details of Your Mobile Phone or Connected Device, we will not be able to process Your claim.

We will collect information about Your claim

- The time and date Your Mobile Phone or Connected Device was Lost, Stolen or Accidentally Damaged;
- We will ask You to provide a copy of the report or the crime reference number from the police if Your Mobile Phone or Connected Device has been Stolen;
- If You are abroad at the time of Your claim and cannot obtain a police report, we will ask You for travel documents to confirm the dates and period of Your trip.
- If You do not provide the information or documentation, We ask for We may decline Your claim

We will arrange the replacement of Your Mobile Phone or Connected Device.

- Agree the replacement Mobile Phone or Connected Device;
- Confirm You have disabled any Security Feature;
- Charge the Excess to Your Airtime Plan bill and collect it in the next monthly payment;
- Arrange delivery of the replacement for a time and day, from a range of available options.

If You do not disable any Security Feature, We will not be able to arrange delivery of the replacement Mobile Phone or Connected Device. We may apply a charge to Your Airtime Plan bill if You refuse to remove, when requested, any Security Features. See General Condition 5 'Cost of the insurance' for more information.

About the replacement Mobile Phone or Connected Device

The replacement Mobile Phone or Connected Device will be of the same or similar specification, but it may be a different make or model and have an alternative operating system.

The replacement will be from refurbished stock that has been tested and is fully functional. It will come either with the remaining period of the manufacturer's warranty from the original Mobile Phone or Connected Device, or with a 30 day warranty from EE, whichever is the longer.

Charges or restrictions that apply to the delivery of a replacement Mobile Phone or Connected Device

We will only deliver a replacement Mobile Phone or Connected Device to Your address in the United Kingdom. If You are abroad at the time of the Damage, Loss or Theft, We will deliver the replacement when You return to the United Kingdom.

The cost of delivering a replacement Mobile Phone or Connected Device is included in the claims service, however We may charge You for the cost of a failed delivery. For more information, see General Condition 5 'Cost of the insurance'.

To re-arrange a failed delivery You must first follow the instructions on the card left by the courier and if this does not result in a new delivery, then call EE Customer Care on **150** from Your Mobile Phone or **07953 966 250** from any other phone.

If We do not have Your Mobile Phone or Connected Device in stock and cannot agree a suitable replacement, it will delay delivery of Your replacement.

We will not make a delivery on UK bank holidays or in exceptional circumstances, for example: public events, festivals and weather events where road, rail and air transport is disrupted.

Are there any other conditions or exclusions that apply?

We will not pay any claim:

- for the costs of installing or re-purchasing any content such as data, music, photos, apps or software to the replacement Mobile Phone or Connected Device;
- for accessories, other than charging accessories supplied by the manufacturer in the box with Your Mobile Phone or Connected Device;
- where Your Airtime Plan bill is not paid and up to date in accordance with the Airtime Plan terms and conditions;
- for any Damage caused by war, invasion, revolution or similar event.

Please also check General Conditions.

General Conditions (applying to all sections of this insurance)

1. Changes to Your personal details You must tell Us about

If You change Your email or postal address, You should contact EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone, to provide the new details.

2. Changes the Insurer can make to this insurance

The Insurer can review and change the total monthly insurance payment, the Excess, or these terms and conditions during the Period of Cover. See ee.co.uk/excessandcharges for the latest Excess band and amount for Your Mobile Phone and Connected Device.

You will be given at least 30 days' notice in writing of any change and this will be sent to You either by SMS message, by letter to Your last known address, via a bill message, through Your online account, or via the email address You provided to EE. You have the right to refuse any such changes and cancel this insurance if You wish.

The circumstances that may give rise to a change in the total monthly insurance payment or to the terms and conditions of the insurance include: significant adverse claims experience, significant increase in the Insurer's operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates. If Insurance Premium Tax or any other taxes related to this insurance change, this will affect the amount you pay each month.

3. Cancelling this insurance

You can cancel your insurance within 14 days of receiving your policy documents and receive a full refund, unless you have made a successful claim. After the 14 day period, we will refund the part of the monthly premium paid onto your next EE Airtime Plan bill, from the date we receive your cancellation instructions.

If You or the Insurer cancels the insurance, all other features of Your Insurance and Protection service from EE will be terminated. For full details of the services that will end please see [ee.co.uk/insuranceterms](https://www.ee.co.uk/insuranceterms)

If You decide to cancel, contact EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone.

Alternatively you can write to Us at: **EE Insurance Team PO Box 5568 MANCHESTER M61 0TG** quoting Your mobile number shown on Your Confirmation of Your Insurance Cover.

The Insurer can cancel the insurance without notice if You do not pay the total monthly insurance payment when due or if You make a claim We believe to be fraudulent. Otherwise, the Insurer can cancel Your insurance by giving You 30 days' written notice by post to Your last known address or an email to the email address You have provided.

The circumstances that may give rise to the cancellation of Your insurance are: significant adverse claims experience, significant increase in the Insurer's operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates.

If We have sufficient reason, based on claiming patterns, to suspect that You are not taking reasonable care of Your Mobile Phone or Connected Device, We reserve the right to cancel Your policy with 30 days' written notice.

4. Changing Your Mobile Phone, Connected Device or Airtime Plan

You cannot transfer this insurance to another Mobile Phone or Connected Device.

If You upgrade Your Mobile Phone or Connected Device all cover under this insurance will end.

If You receive a replacement Mobile Phone or Connected Device as a result of a successful claim, You will continue to be covered by this insurance for the remaining Period of Cover.

If You change Your Airtime Plan, including moving to a SIM Only Pay Monthly Airtime Plan, please text **COVER** to **150** from your EE phone, or call EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone, to confirm Your insurance is still in place.

5. Cost of the insurance

Total Monthly insurance payment

The total monthly insurance payment for this insurance will depend on the type of cover You have – Damage Cover or Full Cover. The type of cover and the total monthly insurance payment is shown on Your Confirmation of Your Insurance Cover. Your first

payment will cover the number of days from the Cover Start Date until the end of the first billing period and for all of the next billing period.

Your total monthly insurance payment will be charged to Your Airtime bill and includes any insurance taxes or additional charges which may apply. If Insurance Premium Tax or any other taxes related to this insurance change, this will affect the amount you pay each month.

Excess

You will be charged an Excess for each successful claim which will be added to Your next Airtime Plan bill. The amount of the Excess You will pay depends on the banding of Your Mobile Phone or Connected Device on the date a successful claim is accepted See [ee.co.uk/excessandcharges](https://www.ee.co.uk/excessandcharges) for the latest Excess band and amount for Your Mobile Phone and Connected Device. Alternatively you can contact EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone.

Failed Delivery

We may charge You for the cost of a failed delivery, if:

- You are not available to exchange Your Mobile Phone or Connected Device at the time agreed with Us; and
- Your Mobile Phone or Connected Device is not ready to be immediately taken by the courier; or
- You are not available to accept Your replacement Mobile Phone or Connected Device at the time agreed with Us.

You will be notified if a charge will be applied to Your Airtime Plan bill for a failed delivery when You call to rearrange the delivery. For more details see [ee.co.uk/excessandcharges](https://www.ee.co.uk/excessandcharges)

Security Features

If You do refuse to disable any Security Feature which stop Us from accessing Your Mobile Phone or Connected Device in order to return it to its original factory settings and recycle it, We reserve the right to apply a charge to Your Airtime Plan bill. For details of these charges see [ee.co.uk/excessandcharges](https://www.ee.co.uk/excessandcharges)

Call costs

Calling EE Customer Care from your EE Pay Monthly phone is free during Our opening hours (8am to 9pm weekdays and 8am to 8pm on weekends). Calls from an EE Pay As You Go phone cost 25p. If you're calling from another phone, you'll need to check with your service provider what you'll be charged.

6. When does this insurance end?

This insurance will end and all cover will cease at the earliest of the following:

- The date You upgrade or change Your Mobile Phone or Connected Device;
- The date We decline a claim for Loss or Theft;
- The date You enter in to any payment plan to repay

- an outstanding debt on Your Airtime Plan;
- The date You transfer the ownership of Your Airtime Plan;
- When Your Mobile Phone is no longer connected to an EE Pay Monthly Airtime Plan;
- You or the Insurer cancel this insurance (see General Condition 3 'Cancelling this insurance');
- At the end of the 60th month after the Cover Start Date shown on Your Confirmation of Your Insurance Cover.

7. Return or recovery of a Lost or Stolen Mobile Phone or Connected Device

If Your claim is accepted and Your Mobile Phone or Connected Device is replaced, the Damaged, Lost or Stolen device will become the property of the Insurer. If Your Mobile Phone or Connected Device is Accidentally Damaged, You must return the Damaged device to Us. This will normally take place as an exchange at the delivery of the replacement Mobile Phone or Connected Device.

If Your Mobile Phone or Connected Device is found or recovered after a successful claim for Loss or Theft, You must return it to Us. Please call EE Customer Care on **150** from Your Mobile Phone or **07953 966 250** from any other phone, who will provide details for You to return it to Us. We will take action to recover the cost of the replacement if We find out You have found or recovered the Mobile Phone or Connected Device after We have settled a claim.

8. Law

English law applies to this insurance and all communication with You will be in English.

9. Fraud

If we suspect You or anyone acting on Your behalf makes a claim which is in anyway false or fraudulent or supports a claim with any false or fraudulent statement or document, You will lose all benefit and any payments You have made for this insurance. We may also recover the cost of any successful claims We have settled under this insurance and later discover or suspect to be fraudulent.

If You fraudulently provide Us with false information, statements or documents, We will record this on anti-fraud databases and may also notify other organisations. See the section "Data Protection" for more details.

We may choose not to offer cover in the future to You or anyone connected with You if We suspect fraudulent activity on this or any other associated insurance policy.

10. Sanctions

We will not provide coverage or pay any claim or provide any benefit that would expose the insurer, to any sanction, prohibition or restriction implemented pursuant to the resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, or United

States of America.

How to make a complaint

Our aim is to get it right, first time every time. If You have a complaint We will try to resolve it straight away. If We are unable to, We will confirm We have received Your complaint within five working days and do Our best to resolve the problem within four weeks. If We cannot We will let You know when an answer may be expected.

If We have not resolved the situation within eight weeks We will issue You with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If You have a complaint, please contact EE Customer Care on **150** from your EE phone, or **07953 966 250** from any other phone. Alternatively you can write to: **EE Insurance Team PO Box 5568 Manchester M61 0TG** You have the right to refer Your complaint to the Financial Ombudsman, free of charge – but You must do so within six months of the date of the final response letter.

If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider Your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

**Financial Ombudsman Service,
Exchange Tower, London E14 9SR**

Website: financial-ombudsman.org.uk

Telephone: **0800 023 4567 / 0300 123 9123**

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

Using Our complaints procedure or contacting the FOS does not affect Your legal rights.

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. Alternatively, you can contact the Financial Ombudsman Service directly.

How we use your data

Chubb use personal information which you supply to us for underwriting, policy administration, claims management and other insurance purposes, as further described in our Master Privacy Policy, available at: <https://www2.chubb.com/uk>. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com

Financial Services Compensation Scheme

If the Insurer is unable to meet their liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at **fscs.org.uk** by emailing **enquiries@fscs.org.uk** or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

Regulatory Status

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number **450 327 374 RCS Nanterre**. Registered office: **La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France**. CEG has fully paid share capital of €896,176,662.

UK business address: **100 Leadenhall Street, London EC3A 3BP**. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988).

Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.