Product Policy Information

MyStuff™ is a trading name and trademark of Affinion International Limited. Registered Address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ. Registered in England No. 1008797. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Our FSA registered number is 311584. Affinion International Limited acts as an intermediary for arranging and advising on the insurance and provides the administration of the associated services.

This insurance is underwritten by Allianz Insurance plc registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Branch address: Allianz Schemes, 6 Vale Avenue, Tunbridge Wells, Kent, TN1 1EH United Kingdom. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA by calling 0845 606 1234 or this can be checked by visiting the FSA website at www.fsa.gov.uk. Their FSA registration number is 121849.

You may be entitled to compensation from the Financial Services Compensation Scheme if we are unable to meet our obligations

Terms & Conditions

SECTION 1 – GENERAL SECTION

Your contract is made up of two parts - **your welcome letter** and these **MyStuff** Terms & Conditions. Please keep **your welcome letter** and these **MyStuff** Terms & Conditions together and in a safe place for future reference.

This insurance is underwritten by Allianz Insurance plc.

MyStuff is only available to residents living within the **United Kingdom.**
The policy is automatically cancelled if **you** move outside the **United Kingdom.**

Definitions

When a word has a special meaning, it will be shown in **bold** type and will have the same meaning wherever it appears.

Word	Meaning
Accessories	**Mobile phone/insured item(s)** accessories which are attached to the handset/gadget.
Agreement	**Your welcome letter** and these **MyStuff** terms and conditions.
Certificate of insurance	The certificate attaching to this **policy** which sets out the cover period and **insured item(s)**.
Commercial vehicle	Any vehicle used wholly or partly for commercial or business purposes or any other vehicle which, at the time of claim, is being used for commercial or business purposes.
Deferred period	The period of 14 days between the date **you** register **your insured item(s)** and the **start date** as stated on **your certificate of insurance.** Please note that **your** items are not covered under the **policy** during the

	deferred period.
Fee(s)	The amount payable by **you** for **your MyStuff** policy as set out in **your welcome letter**.
Incident(s)	An event or series of connected events, which result in the accidental damage, loss or theft of **your insured item(s).**
Insured item(s)	Portable electronic item(s) and/or **personal possessions** purchased by **you** and registered with **MyStuff,** as shown on **your certificate of insurance.**
Mobile phone	**Your** mobile telephone purchased by **you** ,details of which are registered with **MyStuff**, as shown on **your certificate of insurance.**
MyStuff	**MyStuff** is a trading name of Affinion International Limited, registered in England number 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ, United Kingdom. Affinion International Limited is authorised and regulated by the Financial Services Authority (FSA) in respect of insurance mediation activities only. Their FSA registered number is 311584. Affinion International Limited acts as an intermediary for arranging and advising on the insurance and provides the administration of the associated services.
Personal possessions	Item(s) purchased by **you** and covered under Section 2, Parts A,C and D of these terms and conditions.
Policy	The policy for the insurance elements of **your MyStuff** cover, details of which are contained in section 2 of these terms and conditions.
Policy period	The period in which **you** are entitled to the **policy**. This is shown on **your welcome letter**. It also includes any further period, which **you** may pay for or agree to pay for.
Price	The amount **you** paid for the **insured item(s)** at the date of purchase excluding any credit charges, delivery charges, interest charges or insurance costs.
SIM Card	Subscriber Identity Module Card – The card carrying **your** subscriber identity, the use of which, in conjunction with the **mobile phone,** enables services to be charged to **your mobile phone** account.
Start date	The date after the **deferred period** when **your policy** starts as defined by **your certificate of insurance.**
Trial period	The period of time confirmed in **your welcome letter** as **your** trial period.
Unauthorised calls	Unauthorised calls, messages and downloads made from the insured **mobile phone** after being lost or stolen and whilst not barred by the airtime provider.
United Kingdom	England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.
Upgrade(s)	Any extra benefit or different level of cover **you** have purchased as detailed on **your Upgrade certificate of insurance**.
We, us, our	Allianz Insurance plc registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Branch address: Allianz Schemes, Allianz House, 6 Vale Avenue,

	Tunbridge Wells, Kent, TN1 1EH, United Kingdom. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). **Our** authorisation can be confirmed by the FSA by calling 0845 606 1234 or this can be checked by visiting the FSA website at www.fsa.gov.uk. **Our** FSA registration number is 121849.
Welcome letter	The **welcome letter** containing important details including details of **your fees** and of the card or bank account which will be debited; and forms a part of **your agreement**.
You, your	The person named on the **certificate of insurance** that has purchased the **insured item(s).**

Your right to cancel

Where **you** are entitled to a **trial period**, **you** can cancel **your agreement** at any time up until the end of the **trial period** in writing or by calling **MyStuff** on 0800 917 7683. The address is shown in **your welcome letter** and in the General Section to this **agreement.** If **you** cancel the policy during the **trial period**, **you** will be entitled to a refund of any **fees you** have paid to **MyStuff** provided no claim has been made. Please note that this gives **you** a longer cancellation period than that to which **you** are entitled under current **United Kingdom** law which is 14 days from the later of the commencement of **your** contract or the day **you** receive **your agreement**.

Where **you** have upgraded your **policy you** can cancel within 14 days of the start of the new **policy period** and **you** will be entitled to a refund of the **fees you** have paid for the **upgrade** provided no claim has been paid.

On expiry of the 14 day period after an **upgrade** or the **trial period,** whichever is relevant, **you** may cancel **your agreement** at any time in writing or by calling **MyStuff** on 0800 917 7683. The address is shown on **your welcome letter**. If **you** cancel **you** will not be entitled to a refund, however no further periodic **fees** will be payable from that date. If **you** do not cancel, **your agreement** will run throughout the **policy period** and where **you** have an annual **policy** may be renewed. Under current **United Kingdom** law **you** are entitled to cancel **your agreement** within 14 days following each renewal of **your agreement** and receive a refund of any **fees** paid for such renewal period.

Termination of Cover

Your agreement will end automatically on whichever of the following happens first:

- the date **your agreement** is cancelled by **you** or **us**;
- the date **you** cease to be resident within the **United Kingdom**; .
- the date **you** submit a claim knowing it to be false, fraudulent or a misrepresentation;
- the **fee** for this product is not paid.

We and**/**or **MyStuff** may cancel **your agreement** at **our** discretion by giving **you** 30 days notice in writing. If this occurs **you** may be entitled to a pro rata return of the **fees**.

Fees

You will be charged the **fees** as described in **your welcome letter** unless **your agreement** is cancelled or terminated by **you** or by **us**. Other taxes and/or costs may exist that are not paid or imposed by **MyStuff**. Amendment to **fees** for **your agreement** will be at the rate notified to **you** in advance in accordance with the section entitled “Changes to **Your** Agreement”.

Changes to Your Agreement

MyStuff will notify **you** in writing regarding any changes to the terms and conditions of **your agreement** which might be to **your** detriment, any changes to the terms and conditions of **your agreement** concerning the **policy**

and any changes to the **fees**. Wherever possible, **MyStuff** will endeavour to notify **you** of such changes at least 30 days in advance of them taking effect. In particular, **MyStuff** may notify **you** of a change of underwriters during the term of **your agreement** and provided the terms of the **policy** remain substantially similar, **you** agree to such change by accepting **your agreement.** In the event of such changes **your** attention is drawn to **your** general right of termination as set out above.

General Conditions

These conditions are applicable to the whole **policy**, **you** must comply with the following conditions to have the full protection of **your policy**.

What we will not pay:

Your insured item(s)/mobile phone is not covered for

1. Any cost for the replacement or reinstatement of any data or information stored on the **insured item(s)/mobile phone**.

2. The first £25 of each and every claim.

3. Claims where the **incident** date is within the **deferred period**.

4. Mechanical or electrical breakdown.

5. Accidental damage caused by:

- **a.** use other than domestic use by **you**;
- **b.** not following the manufacturer's instructions;
- **c.** **you** deliberately damaging or neglecting the **insured item(s)/mobile phone**;
- **d.** routine servicing, inspection, maintenance or cleaning;
- **e.** wear and tear or gradual deterioration of performance;
- **f.** incorrect use;
- **g.** effects of the weather such as rain, lightning, flood and high winds;
- **h.** accessories or peripherals that were not an integral part of the original installation;
- **i.** software;
- **j.** any form of electronic virus.

6. Repair costs for:

- **a.** work which relates to a manufacturer's recall of the **insured item(s)/mobile phone**;
- **b.** customer replaceable/disposable items such as batteries;
- **c.** cosmetic damage, such as but not limited to, denting, scratching, chipping, staining, rust or corrosion;
- **d.** damage caused by foreign objects or substances not normally associated with the **insured item(s)/mobile phone**;
- **e.** repairs carried out by persons not authorised by **us**;
- **f.** routine servicing, inspection, maintenance or cleaning;
- **g.** replacement of or adjustment to external casings and fittings, control knobs or buttons, batteries or aerials.

7. Theft:

- **a.** from any **commercial vehicle,** convertible or soft topped vehicle;
- **b.** from any motor vehicle where **you** have left the vehicle unoccupied, unless the **insured item(s)/mobile phone** has been placed in a glove compartment, locked boot or other concealed internal compartment and the vehicle is locked with all security systems activated;
- **c.** if the **insured item(s)/mobile phone** has been left unattended in a public place or theft from a building or other property unless:
  - force, resulting in damage to the building, was used to gain entry or exit; or
  - the **insured item(s)/mobile phone** was stored in a fixed, locked receptacle and force resulting in entry to that receptacle was used;
- **d.** from **your** control, except:
  - where it has been concealed on **your** person; or
  - where the use of physical force or violence against the person has been used or threatened.

8. Any cost suffered as a result of not being able to use the **insured item(s)/mobile phone** or any cost other than the repair or replacement cost of the **insured item(s)/mobile phone**.

9. Any cost for accidental damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.

10. Any costs covered under the manufacturer's warranty.
11. War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
12. Any cost where the specified item is over 36 months of age at the date of registration.
13. Any cost where the **insured item(s)/mobile phone** has been altered from the manufacturer's original specification.
14. Any costs other than the replacement cost of the **insured item(s)/mobile phone**.
15. Any costs to update **your insured item(s)/mobile phone** including, but not limited to software and optical prescriptions.
16. Damage, theft or loss of **accessories** of any kind.
17. Any cost involving a **SIM** (Subscriber Identity Module) **card**, memory card or Network card whilst detached from **your mobile phone**.

Limitations

1. This insurance only covers **insured item(s)/mobile phone** purchased in the **United Kingdom** whilst **you** are in the **United Kingdom**. Cover is extended to include use of the **insured item(s)/mobile phone** anywhere in the world up to a maximum of 90 days in total in any 12 month period.
2. This insurance may only be altered, varied or its conditions relaxed or premium changed by one of **our** authorised officials, giving **you** 30 days notice in writing.
3. **We** may cancel the **policy** by giving **you** 30 days notice in writing.
4. This insurance is automatically cancelled if **you** give any false information or submit a claim knowing it to be false, fraudulent or a misrepresentation.
5. **You** cannot transfer the insurance to someone else without **our** written permission.
6. **You** must take all reasonable precautions to prevent any damage, loss or theft.
7. Cover excludes costs or payments recoverable from any party, under the terms of any other guarantee or warranty.
8. **You** must report any theft to the police and obtain a crime reference number and police station details. **You** should report the theft within one business day of discovery.
9. **You** must report any loss to the police and obtain a lost property reference number and police station details. **You** should report the loss within one business day of discovery.
10. Where applicable, **you** must report any theft or loss to **your** airtime provider. **You** should report the theft or loss within 24 hours of discovery.
11. Cover will only apply if **your policy** is valid at the time **you** registered **your insured item(s)/mobile phone** and on the claim date**.**

Fraud

If **you** or anyone acting on behalf of **you** makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **your agreement** shall be void and **you** will forfeit all rights under **your agreement**. In such circumstances, **we** and/or **MyStuff** retain the right to keep the **fees** and to recover any sums paid by way of benefit under **your agreement**.

Claims

We may ask **you** to submit any additional information. **You** must submit the requested information at **your** own expense, within six months of the **incident**. If **you** do not **we** may not be able to pay **your** claim.
If **you** make a claim **we** and/or **MyStuff** may ask **you** to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** give such consent **you** will be given the opportunity to receive a copy of the information and material the police release to **us**. Should **you** decline to give such consent **we** may in turn decline to settle the claim without the required information and material.

Choice of Law

Unless **we** and/or **MyStuff** agree otherwise:

a) the language of **your** agreement and all communications relating to it will be English; and
b) all aspects of **your agreement**, including negotiation and performance, are subject to English law and the decisions of English courts.

How to make a complaint

Sales
If **you** have cause for dissatisfaction and wish to complain about the service elements of this product or about the way in which the **policy** was sold please contact **MyStuff** on 0845 607 2531or write to: The Customer Services Department, **MyStuff**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, P03 5RF quoting **your policy** number.

MyStuff aim to promptly solve most of their customers' complaints at the initial point of contact. **MyStuff** staff are fully trained to deal with **your** complaint quickly and efficiently. However should **you** not be satisfied with the response **you** have received, **your** complaint will be responded to by the Customer Relations Team who will aim to resolve **your** complaint, if this is possible, by the end of the next working day following receipt of **your** complaint. If **MyStuff** cannot resolve **your** complaint within this time they will write to **you** within 5 working days, and do their best to resolve the problem within 4 weeks. If **MyStuff** cannot respond within these timescales they will write to **you** again within 4 weeks to provide **you** with a final response or to let **you** know when they will contact **you** again, which will be within 8 weeks from when **you** first contacted **MyStuff** about **your** complaint.

If **MyStuff** have not resolved **your** complaint to **your** satisfaction within eight weeks from when **you** first contacted them **you** may refer **your** complaint to the Financial Ombudsman Service for an independent review**.**

Non Sales
If you have a complaint about the details of the policy, its administration or a claim, contact Allianz Insurance plc.
Our aim is to get it right, first time every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **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 sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact **us** at:
Customer Satisfaction Manager
Allianz Schemes
Allianz House
6 Vale Avenue
Tunbridge Wells
Kent TN1 1EH

Telephone: 01892 703416 Fax: 01892 517994
Email: schemescsm@allianz.co.uk

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Data Protection Act

The details **you** supply will be stored securely and used by **us** and **MyStuff** to administer **your MyStuff** policy. Information may be disclosed to regulatory bodies and/or **your** bank or card issuer and/or **our** subcontractors for the purposes of providing the services. These details will not be kept for longer than necessary. **You** are entitled to a copy of all of the information held about **you** for which **MyStuff** may charge **you** £10. **Your** bank/card issuer will pass **your** name, address and card details to **MyStuff** for the purpose of billing **your** account with the Fees. By entering into **your agreement**, **you** give **your** consent to the transfer of data outside

of the EU including to the USA (including to a sister company of Affinion International Limited) for the purposes of data processing relating to the provision of services. They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law. Unless **you** have requested otherwise, **your** details may also be used by **MyStuff** or passed to carefully selected third parties so as to send **you** information about products and special offers that may be of interest to **you**. **Your** data may also be disclosed to third parties where required by law or in the event that **MyStuff** merges with or is bought by another company, or otherwise undergoes a corporate restructuring. For more information about **MyStuff's** data processing activities or to opt-out of receiving marketing communications at any time, please write to: Customer Services Manager, **MyStuff**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

Security

You may be required to validate any request **you** make to **MyStuff** by providing the security details **you** have registered. Failure to provide such security details or other suitable validation will result in **MyStuff** refusing to act upon such a request. If **you** have not registered security details with **MyStuff you** should contact **MyStuff** as soon as possible to ensure **MyStuff** is able to provide **you** with the service to which **you** are entitled.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if **we** and/or **MyStuff** cannot meet their liabilities under this agreement. The level of compensation provided by FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met. Further information is available from the FSCS on 0207 892 7300 or at enquiries@fscs.org.uk

Notice to Customers – call recording

You are advised that any telephone calls made to both **MyStuff** and **our** administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information exchanged between **MyStuff** customers, and **our** own staff. They may also be used to allow additional training to be provided to both **MyStuff** and **our** staff or to prove that **MyStuff** and **our** procedures comply with legal requirements. The staff are aware that conversations are monitored and recorded.

MyStuff's Limitation of Liability:

This section (and any other clause excluding or restricting our liability) applies to **MyStuff**'s directors, officers, employees, subcontractors, agents and affiliated companies as well as to **MyStuff**. Nothing in this **agreement** in any way limits or excludes **MyStuff**'s liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited. Without prejudice to the rest of this **agreement**, **MyStuff**'s liability of any kind in respect of any services or otherwise shall be limited to the amount of the **fees** payable by **you** in any 12 month concurrent period under **your agreement**. In no event will **MyStuff** be liable for any:

1. economic losses (including, without limit, loss of revenues, profits, contracts, business or anticipated savings);
2. loss of goodwill or reputation;
3. special, indirect or consequential losses; or
4. damage to or loss of data,

to the extent that this was not in the contemplation of **MyStuff** and **you** at the commencement of the **policy period** and is not attributable to **MyStuff**'s negligence or breach of **your agreement**.

MyStuff will not be liable for losses arising from their inability to provide the **policy** and/or services in the event of war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power or for any reason that is beyond our reasonable control.

General rights

Your agreement and any representations given to **you** during **your** application for **your agreement** constitute the entire agreement between **you** and **MyStuff**. Any failure by **MyStuff** to exercise or enforce any right or provision of **your agreement** shall not constitute a waiver of such right or provision. If any provision of **your agreement** is found by a competent jurisdiction to be invalid, then the remaining provisions shall remain in full force and effect.

SECTION 2- POLICY DOCUMENT

This section is made up of four parts:
Part A – Core Gadget and Possessions Insurance
Part B – Mobile Phone Insurance
Part C – Double **your** Gadget and Possessions Insurance cover
Part D - Combined double **your** Gadget, Possessions and Mobile Phone Insurance cover

This **policy** is based on information **you** supplied on **your** application form, or over the telephone, and on information subsequently provided**.**

You must pay the **fee** for each **policy period** and comply with all of the terms and conditions set out in the **policy**. If **you** do not, **we** and/or **MyStuff** may turn down a claim or cancel **your** cover.

The following condition must be met:
- **You** must take all reasonable steps to avoid anything which may result in a claim under this **policy**.

PART A – CORE GADGET AND POSSESSIONS INSURANCE

Your insured item(s) is covered for:
A. Accidental Damage
If **your insured item(s)** is damaged as a result of an accident during the **period of cover we** will reimburse the cost of repairing it. If it is not possible or economic to repair **your insured item(s)** then **we** will reimburse the cost of replacing the **insured item(s)** with an identical item(s). The most **we** will pay is the **insured item(s) price** or the **policy** limit whichever is the lower amount.
B. Theft
If **your insured item(s)** is stolen during the **period of cover we** will reimburse the cost of replacing it. Where only a part or parts of **your insured item(s)** have been stolen, **we** will only pay for the replacement of that part or parts. For items such as travel cards or season tickets, **we** will only pay the cost of re-issue.
C. Loss
If **your insured item(s)** is lost during the **period of cover we** will reimburse the cost of replacing it. Where only a part or parts of **your insured item(s)** have been lost, **we** will only pay for the replacement of that part or parts. For items such as travel cards or season tickets, **we** will only pay the cost of re-issue.

If the **insured item(s)** cannot be replaced with an identical item(s), **we** will reimburse the cost of replacing it with one of comparable specification at **our** discretion up to but not exceeding the **price** paid for the **insured item(s)** or the **policy** limit, whichever is the lower amount. If no alternative is available, **we** will reimburse **you** the cost of replacing the **insured item(s)** or the **policy** limit, whichever is the lower amount.

You are only able to claim a maximum of three **incidents** in any 12 month period.

What is Covered	The Limits	What is Not Covered
Specified non electronic items including, but not limited to: • Spectacles, contact lenses, fitness monitors, binoculars, wallets and pens. • Cost of re-issue for tickets including but not limited to, travel cards/season tickets.	Up to a total of • £500 per **insured item** • £500 per **incident**. A maximum age per item of 36 months at the date of registration.	° Lost or stolen items if the **incident** is not reported to the police and **MyStuff** within one business day of its discovery. ° The first £25 of each and every claim. ° Consumables, alcohol, illegal goods, mobile phones, prescription medication or otherwise, cash or its equivalent, travellers cheques,

		negotiable instruments or shares of any type ° Any item not specified on the **certificate of insurance**. ° Any item over 36 months of age at the date of registration. ° Any claim where the **incident** date is within the **deferred period**.
Specified portable electronic items limited to: ° MP3/MP4/I-Pod ° Satellite Navigation ° Data storage device ° Hand held games machine ° Portable DVD player ° Camera ° Camcorder ° Headphones ° Bluetooth headset ° Dictation machine ° Laptop	Up to a total of ° £500 per **insured item** ° £500 per **incident**. ° A maximum of 3 items only can be registered at any one time. A maximum age per item of 36 months at the date of registration.	° Lost or stolen items if the **incident** is not reported to the police and **MyStuff** within one business day of its discovery. ° The first £25 of each and every claim. ° Any item not registered and shown on the **certificate of insurance**. ° Any item over 36 months of age at the date of registration. ° Any claim where the **incident** date is within the **deferred period.**

Claims Procedure

What to do in the Event of a Claim

For Theft and Loss Claims

1. Call **MyStuff** immediately and in any event within one business day of discovery of the **incident** on 0845 607 2531. If **you** are calling from outside the UK call 02392 676707

2a. **Theft**

Report the theft to the police and obtain a crime reference number.

2b. **Loss**

Report the loss to the police and obtain a lost property reference number.

3. Make a note of this, together with the address of the police station, and the police officer's name. **You** will be asked to supply this information on the claim form and failure to do so may result in assessment of the claim being delayed. **You** should report the theft and loss within one business day of discovery.
4. **You** may need to complete a claim form and return it to the address provided. We will then check **your** details and if valid, arrange for a replacement.

For Accidental Damage Claims

At **our** discretion, **MyStuff** will repair, replace, or reimburse the **insured item(s)**.

1. If someone else caused the damage, **you** must claim from his or her liability insurer.
2. **You** must send a copy of these claims, any settlement documents and any claim cheque **you** receive, with **your** claim under this insurance. **You** may be asked to send a copy of **your** other insurances.
3. To make a claim under **MyStuff** call 0845 607 2531. If **you** are calling from outside the UK call 02392 676707. **You** should notify **MyStuff** of the claim within 45 days of the damage occurring.
4. **MyStuff** will record **your** claim over the telephone and will post a claim form to **you** within two business days. **You** must complete and return the claim form with the requested documentation.

Please retain the receipts for **your** Gadgets and Personal Possessions in a safe place as these may be required in the event of a claim.

You must return the claim form as soon as possible and no later than 90 days from the date of the damage occurring. Send the completed claim form to the following address: **MyStuff**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF

5. **You** may be asked to submit additional information such as:
   - a complete product description, including model number, serial number or other identifying numbers;

a photograph of the damaged **insured item(s)**;
• witness reports and any additional information, such as police and insurance reports.

You must supply the requested information, at **your** own expense, no later than six months from the date of the damage. If **you** do not, **your** claim may not be paid.

6. If **you** are asked to, **you** must send the **insured item(s)** that **you** are claiming for, at **your** own expense, to an address that **we** will supply.
7. If the item is part of a pair or set, **we** will not pay more than the value of any one part or parts unless the items cannot be used individually or cannot be replaced individually.
8. **You** should:
   • notify **MyStuff** prior to proceeding with any repairs;
   • follow any additional instructions **you** are given.

For Theft, Loss and Accidental Damage claims **you** must pay the first £25 of every claim.

PART B – MOBILE PHONE INSURANCE

If **you** have upgraded **your policy** to include mobile phone insurance, this part of the **policy** covers **your** registered **mobile phone.** Only one **mobile phone** may be registered. Please retain the receipt for **your mobile phone** in a safe place as this may be required in the event of a claim.

Your mobile phone is covered for:

A. Accidental Damage

If **your mobile phone** is damaged, during the **policy period** as the result of an accident, **we** will pay repair costs where appropriate, or if this is not possible or economical **we** may decide to replace **your mobile phone**.

B. Theft

If **your mobile phone** is stolen during the **policy period we** will replace it. Where only a part or parts of **your mobile phone** have been stolen, **we** will only pay for the replacement of that part or parts.

C. Loss

If **your mobile phone** is lost during the **policy period**, **we** will replace it. Where only a part or parts of **your mobile phone** have been lost, **we** will only replace that part or parts.

D. Unauthorised Calls

If **your mobile phone** is the subject of a valid theft or loss claim **we** will pay the cost of **unauthorised calls** incurred by **you** against **your** airtime account subject to a limit of £2000 per **incident**.

If **you** have a "pay as you go" **mobile phone** and **your mobile phone** is the subject of a valid theft or loss claim **we** will pay **you** the value of unused airtime credits as reported to **us** by **your** airtime provider subject to a limit of £500 per **incident.**

You are only able to claim a maximum of two **incidents** in any 12 month period.

What we will pay

The most **we** will pay in respect of all claims for any **mobile phone** handset is its **price** or £350 whichever is the lower amount.

Important things that you must do

1. Use the **mobile phone** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent loss of, theft of, or damage to the **mobile phone.** If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **MyStuff** if any of **your** personal details change, **you** change the **mobile phone you** wish to be covered, or the **mobile phone** number changes.

Claims Procedure

What to do in the Event of a Claim

For Theft / Loss Claims and Unauthorised Calls:
1. Report the theft or loss to the police within one business day and obtain a crime reference number / lost property reference number. Make a note of this, together with the address of the police station, and the police officer's name.
2. Please call the airtime provider to bar the **SIM Card** within 24 hours of discovering the loss or theft. This will prevent any further **unauthorised calls** being made.
3. Call **MyStuff** on 0845 607 2531 with **your** policy number and mobile number to hand. If **you** are calling from outside the UK call 02392 676707 . **MyStuff** will check **your** details and, if valid, transfer **you** to **us**. **We** will send **you** a claim form for completion. **We** will collect the £25 excess payment from **your** credit/debit card at the time **you** report the claim.
4. Please return the completed claim form with proof of purchase for **your mobile phone**. If claiming for **unauthorised calls** please provide the relevant **mobile phone** bill(s) covering the period of **unauthorised calls** or proof of unused airtime credits at the time of theft or loss from **your** airtime provider.
5. When **we** receive the completed claim form **we** will assess the claim. If **your** claim is accepted **we** may settle the claim at **our** discretion by replacement or cash settlement. **We** will advise **you** of the settlement method at the time **your** claim is authorised. Where a claim is declined **we** will write to inform **you** and refund the excess payment to **your** credit/debit card.

For Accidental Damage Claims:
1. Call **MyStuff** within one business day on 0845 607 2531with **your** policy number and mobile number to hand. If **you** are calling from outside the UK call 02392 676707. **MyStuff** will check **your** details and if valid transfer **you** to **us**. **We** will check the details and, if valid, send **you** a repair voucher. **We** will collect the £25 excess payment from **your** credit/debit card at the time **you** report the claim. The cost of sending **your mobile phone** is **your** responsibility and **we** recommend using an insured postal service such as Special Delivery from Royal Mail. This insures **your mobile phone** whilst in transit and provides a tracking facility.
2. **We** may settle **your** claim at **our** discretion by repair, replacement or cash settlement. **You** will either be sent **your** repaired **mobile phone**, a replacement phone or a cash settlement. Where a claim is declined **we** will write to **you** and refund the excess payment to **your** credit/debit card.

Upgrade(s)
This **policy** contains different levels of cover. The following **upgrades** in **policy** cover apply if **you** have paid the appropriate **upgrade** premium as shown on **your certificate of insurance.**

PART C - DOUBLE YOUR GADGET AND POSSESSIONS INSURANCE COVER

If **you** have upgraded the Core Gadget and Possessions Insurance cover, as shown on **your certificate of insurance,** the following limits apply:

Specified non electrical items – The limits are increased to a total of £1000 per **insured item,** £1000 per **incident**.
Specified electronic items - The limits are increased to a total of £1000 per **insured item,** £1000 per **incident**. A maximum of 5 items only can be registered at any one time.

You are only able to claim a maximum of three **incidents** in any 12 month period.

All other terms, conditions and limits remain unaltered.

PART D - COMBINED DOUBLE YOUR GADGET, POSSESSIONS AND MOBILE PHONE INSURANCE COVER

If **you** have upgraded the Gadget, Possessions and Mobile Phone Insurance cover, as shown on **your certificate of insurance,** the following limits apply:

Specified non electrical items – The limits are increased to a total of £1000 per **insured item,** £1000 per **incident**.
Specified electronic items - The limits are increased to a total of £1000 per **insured item,** £1000 per **incident**. A maximum of 5 items only can be registered at any one time.

You are only able to claim a maximum of three **incidents** in any 12 month period for Gadget and Possessions Insurance.
You are only able to claim a maximum of two **incidents** in any 12 month period for **your mobile phone**.

All other terms, conditions and limits remain unaltered.

Copies of this document are available in Braille, large print or audio cassette on request.