

Laptop and mobile broadband USB stick insurance from just 33p per day

Would you be lost without your laptop? Give yourself a little extra peace of mind with laptop insurance from just 33p per day:

- Worldwide protection against theft and damage of your laptop
- Worldwide protection against loss, theft and damage of your mobile broadband USB stick
- Software and games are covered up to £250 if stolen at the same time as your laptop
- Accessories are covered if stolen at the same time as your laptop. These can include adapters, data storage devices, docking stations, security devices and webcams
- Additional cover for every member of the family in the same household
- If your laptop stops working, we'll try to repair it. If we can't, we'll provide a replacement

Stay covered

We can cover you when you pay monthly. With monthly protection, your policy will renew automatically every month for up to five years unless you cancel it



Fonesafe. Cover in next to no time at all

Look after these numbers and they can look after you

- You can sign up at any T-Mobile store or by calling 0845 412 5000
- To make a claim, call us on 0844 848 5637. Claim and Fraud lines are open 8am – 6pm Monday to Friday and 9am – 5pm on Saturday
- You can talk to T-Mobile about unauthorised calls on 0844 848 7082

Need to make a claim?

- Step 1:**
Call T-Mobile within 24 hours of the incident on 0845 412 5000 (48 hours if abroad on +44 7953 966150) to blacklist your phone and prevent anyone from using it, if it's lost or stolen.
- Step 2:**
If stolen or maliciously damaged, call the police within 24 hours of discovery of incident (if abroad, call the local police within 48 hours, even if you lose your mobile device). You'll need to get a crime reference number.
- Step 3:**
Call fonesafe within 48 hours of discovery of incident on 0844 848 5637 (if abroad, 48 hours within your return to UK). Lines are open 8am – 6pm Mon. to Fri. and 9am – 5pm Sat.

Life's for Sharing

T-Mobile

fonesafe

Protect your phone and laptop with fonesafe
If you depend on your phone or laptop, depend on us

Now up to £300
accessory cover
now included

Life's for Sharing

T-Mobile

"I was so relieved that I got my replacement phone within 2 days. I don't think you realise how much you come to rely and depend on your mobile until it's gone."

– Mr D, Leeds

Phone protection from just 16p per day

Friends, family, contacts for work – who can live without them? Going without a phone can be tricky, but replacing one doesn't have to be

No matter how valued your mobile, getting your life back is simple with fonesafe insurance. And 2 friends or family members can be covered too if you register their details with us. From just 16p a day, you can leave the worry to us:

- Worldwide protection against loss, theft and damage
- Breakdown cover beyond your warranty period
- If your phone stops working, we'll try to repair it. If we can't we'll provide an exact replacement where possible, or one with similar features
- Rapid replacement of lost or stolen phones – we aim to replace phones within 2 working days of the claim being approved
- Up to 2 friends or family members are covered too, providing you register their details with us
- Accessories are covered if they are lost or stolen at the same time as your phone. These include cover for items including bluetooth kits, headsets, hands-free kits, charms, covers and others
- You can easily transfer your policy to a new network or phone

97% of all lost and stolen replacement phones were dispatched within 2 working days of claims approval.

Based on fonesafe experience Nov 2010

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Which cover is right for you?

Service	Phone										Data devices	
	Pay monthly					Prepay					Laptop and mobile broadband USB stick	
	Handset Band B	Handset Band C	Handset Band D	Handset Band G	Handset Band I	Handset up to £30	Handset up to £70	Handset up to £120	Handset up to £250	Tablets and iPads	Laptop (including mobile broadband USB stick)	Mobile broadband USB stick
Worldwide cover	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	✓**	✓
Theft	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Accidental damage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Malicious damage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liquid damage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Breakdown outside of warranty	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
DataPatrol – online personal data monitoring with instant alerts, advice and support to help protect you from online fraud	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Accessory Cover	Up to £200	Up to £250	Up to £300	Up to £300	Up to £300	N/A	N/A	N/A	N/A	N/A	Up to £250	Up to £150
Software cover	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Up to £250	N/A
Number of authorised users	2*	2*	2*	2*	2*	2*	2*	2*	2*	2*	Household	2*
14-day cooling-off period	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Maximum number of claims	N/A	N/A	N/A	N/A	N/A	1 claim only	1 claim only	1 claim only	1 claim only	1 claim only	2 per year	N/A
Policy excess for first claim (doubled in first month of policy#) (doubled in the first two months of policy for Band G and I handsets#)	£20	£25	£30	£50	£50	£10	£10	£25	£30	£50	£25	£10
Policy excess for second claim (doubled if within 6 months of first claim)	£20	£25	£30	£50	£50	N/A	N/A	N/A	N/A	N/A	N/A	£10
Policy excess for second claim (in 12 month of period)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£50	N/A
Policy excess for third claim (in any of period)	£60	£75	£90	£150	£150	N/A	N/A	N/A	N/A	N/A	N/A	£30
Equivalent daily cost	16p	23p	29p	43p	50p	3p	4p	5p	8p	28p	33p	10p
Monthly cost (including Insurance Premium Tax)	£4.99	£6.99	£8.99	£12.99	£14.99	N/A	N/A	N/A	N/A	N/A	£9.99	£2.99
Annual cost (including Insurance Premium Tax)	N/A	N/A	N/A	N/A	N/A	£9.99	£14.99	£19.99	£29.99	£99.99	N/A	N/A

Pay monthly and data devices are subject to a minimum term and commitment of 3 months
 *You must register the details of your authorised users with fonesafe.
 **Loss applies to mobile broadband USB sticks only.
 # This additional excess will be refunded if no further claims are made in 12 months and you still hold the policy.

Up to £1000 against unauthorised calls

If you take out fonesafe insurance and your phone is lost or stolen, T-Mobile will not charge you for unauthorised calls made in the 12 hours before you contact them to block your SIM card.*

Just call 0844 848 7082 and they'll tell you what you need to do.

*As long as you've made a claim on your fonesafe insurance policy for loss or theft of your handset, Data Device or mobile broadband USB stick and you've told T-Mobile within 24 hours of discovering the loss or theft.

Three steps to make a claim

The claim process is straight-forward, simply:

- 1 Call T-Mobile within 24 hours of the incident on **0845 412 5000** (48 hours if abroad on **+44 7953 966150**) to blacklist your phone and prevent anyone from using it, if it's lost or stolen.
- 2 If stolen or maliciously damaged, call the police within 24 hours of discovery of incident (if abroad, call the local police within 48 hours, even if you lose your mobile device). You'll need to get a crime reference number. Please do this by calling your local police station, don't call 999.
- 3 Call fonesafe within 48 hours of discovering the incident on 0844 848 5637 (if abroad, 48 hours within your return to UK). Lines are open 8am – 6pm Mon. to Fri. and 9am – 5pm Sat.

To help them help you as fast as they can, try and have this information ready:

- Your policy number
- The time and date of loss, breakage or theft
- A crime reference number if you're claiming for theft or malicious damage
- Your phone or mobile broadband USB stick IMEI number or laptop serial number (dial ***#06#** into your phone to see it on your screen or check the packaging)
- Proof of handset, mobile broadband USB stick or laptop purchase
- A payment card for the excess on your claim

Fraud prevention

You'll be pleased to know that we keep your premiums low and the cover comprehensive by taking action to identify fraudsters. Submitting a claim for a device that is not stolen, lost or damaged is fraud and a criminal offence.

fonesafe
0844 848 5637

If you move house/move network/change your personal details upgrade your phone or want to add additional users, please call Fonesafe to notify us. Failure to do so could invalidate your insurance.

Your IMEI Number:

To find out your IMEI number press ***#06#**



What you need to know about fonesafe

About fonesafe insurance
 fonesafe mobile phone insurance, mobile broadband USB stick insurance and laptop insurance are provided by Homecare Insurance Limited ("fonesafe"). Phone and mobile broadband USB stick insurance provides worldwide cover against loss, theft, breakdown and damage to your mobile phone and mobile broadband USB stick. Laptop insurance provides worldwide cover against theft, breakdown and damage. To decide which level of cover is best for you, please refer to the "Which cover is right for you?" section of this leaflet.

Homecare Insurance Limited offices are located at Holgate Park, Holgate Road, York, YO26 4GA. You can contact us on 0844 848 5637, fonesafe is an insurer which is authorised and regulated by the Financial Services Authority ("FSA"). You can check our regulatory status on the FSA's website (www.fsa.gov.uk/register) or by calling 0845 606 1234.

Homecare Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if we are unable to meet our obligations. Insurance advising and arranging is covered 90% of the claim, without upper limit.

Conditions and exclusions

These are the most important conditions and exclusions only. If you do not meet these conditions your claim may be rejected, so we recommend that you make sure that these are clear. Full details are listed in your policy terms and conditions. You should refer to these if you want to check if there are other conditions and exclusions that may be important to you.

- You must report lost or stolen handsets, Data Cards or mobile broadband USB sticks to your airtime provider within 24 hours of discovery so that they can be blocked.
- You must report stolen or maliciously damaged handsets, laptops, data cards or mobile broadband USB sticks to the police within 24 hours of discovery. Please make sure that you get a police crime reference number.
- You must notify fonesafe within 48 hours of discovering any incident that you may want to claim for.
- If your handset, laptop, data card or mobile broadband USB stick are lost or stolen whilst you're abroad, you must report this to the local police or equivalent and to your airtime provider within 48 hours of discovery and report this to fonesafe within 48 hours of your return to the UK. A replacement handset will not be provided until you return to the UK.
- Theft, loss and damage are not covered if you haven't taken reasonable precautions to prevent this or if you've been reckless about or indifferent to the risk that these may take place. As an example, if you willfully or recklessly leave your phone or laptop unattended in any public place or leave it on the bonnet, boot or roof of a vehicle, then you are unlikely to be able to claim successfully.
- Theft from a public place, public conveyance, any property or premises or a motor vehicle is not covered unless there is evidence of a break-in and (in the case of motor vehicles) the handset, laptop, data card or mobile broadband USB stick has been kept out of sight.
- You must register details of authorised users with fonesafe if you want to be able to claim for incidents that take place whilst your handset, data card or mobile broadband USB stick is being used by others. If you do not do this, you will not be able to claim for loss, theft or damage.
- If you change your handset, data card or mobile broadband USB stick, you must give us details of your new phone within 45 days. If you do not, we will not be able to provide you with insurance.
- Liquid damage will not be covered if this occurs as a result of your phone, mobile broadband USB sticks or laptop being placed in a washing machine. This is irrespective of whether this happens accidentally or not.

Duration of your insurance

fonesafe policies are either annual policies that renew each year (pay as you go phone cover) or monthly policies that renew automatically every month (contract phone cover and laptop/mobile broadband USB sticks cover). If you have annual cover, your policy will be cancelled at the end of the first year unless you provide fonesafe with a payment method to allow your policy to renew. If you do provide a payment method, you will be sent a renewal notice each year to tell you that your cover is coming up for renewal. If we don't hear from you beforehand, we will collect your annual premium and renew your policy for another year. If you have monthly cover, this will renew automatically every month unless cancelled by you; you will not receive a renewal notice every month to tell you about this. In both cases (i.e. whether your policy is annual or monthly), we will renew your policy when due for up to five years or until you tell us that cover is no longer required, whichever is the earlier.

Excess

An excess is payable when you make a claim. For details of the excess applicable to each policy, please refer to the "Which cover is right for you?" section of this leaflet. If you make a claim in the first month of the policy the excess you pay will be double the standard rate of excess. If you still have your policy and have not made another successful claim by the end of the twelfth month we will refund you the additional excess.

Cancellation

You have a 14 day cooling off period at the start of the policy during which you can cancel the policy for any reason and we will repay you any premiums you have paid. This applies to both pay monthly and pay as you go policies (annual cover).

Pay monthly insurances have a minimum term and commitment of 3 months. If you stop paying your premiums within this 3 month minimum term and commitment, your details may be registered on a central database which could affect your credit status. Either party can cancel the policy after the 3 month minimum term and commitment by giving 30 days notice, such notice to take effect after the 3 month minimum term and commitment. This does not affect your statutory rights to a cooling off period of 14 days from the date of purchase of the insurance. If you wish to cancel your policy, please call 0844 848 5637.

Claims

If you need to make a claim, you must contact fonesafe within 48 hours of discovering the loss, theft, damage or breakdown that you want to claim for. For details of our claims process, please refer to the, How to claim section of this leaflet. Please note that fonesafe will not be able to process your claim unless your premiums are fully paid up.

Complaints

If you are unhappy with your policy, please call fonesafe on 0844 848 5637. We will try to respond to your complaint within 5 working days. If we can't, we will send you an acknowledgment letter to keep you informed of the progress we're making. If you're not happy with the response you receive, you can take this up with the Financial Ombudsman Service. We (but not you) are bound by any decision they reach. You can contact the Ombudsman on 0845 080 1800.

Applicable law and jurisdiction

fonesafe mobile phone, laptop, data cards and mobile broadband USB sticks insurance contracts are provided in accordance with the laws of England. All policy documents and other correspondence will be provided in English unless agreed otherwise and all disputes will be subject to the exclusive jurisdiction of and will be settled in the courts of England.

If you change your mind within 14 days of the start date, you will receive a full refund.

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