

Three Rescue.™

**Worldwide cover for
loss, theft and damage
to your device.**



Three.co.uk

A few things to remember:

Read our checklist to ensure that everything goes smoothly should your device get damaged or go missing:

- ✓ Read the insurance Terms and Conditions in full, so you know what's covered, what's not, and how to make a claim.
- ✓ Make sure your Three account is paid up to date.
- ✓ Don't forget to block your lost or stolen device as soon as you discover it's missing – see Section A for contact details.
- ✓ Make a claim within 30 days of discovering that your device is damaged or missing using the contact details in Section A.
- ✓ Pay the excess fee to complete your claim. This is confirmed in your welcome letter, you can call us to check it at any time – see Section A for contact details.
- ✓ Comply with our reasonable instructions including switching off or uninstalling any app which prevents our access to remove data from the claimed-for device.
- ✓ Return any damaged or faulty device in the pre-paid packaging provided – or you'll be charged a non-return fee.

Read me – Terms and Conditions.

Three Rescue™ insurance is designed to protect your Three phone, tablet or dongle ('device') against the risk of loss, theft, damage and out-of-warranty breakdown.

These are the full policy Terms and Conditions and when read together with your Three Rescue™ welcome letter, form your insurance policy. We'll send your policy pack within seven days of purchase – please keep them safe. Your policy number is your Three phone number, unless we tell you otherwise, and we'll update your details automatically if you move your old number to Three.

In this document, the terms 'we', 'our' and 'us' and the 'Three Rescue™ team' means Asurion, the policy administrator (see Section K) and Liberty Mutual Insurance Europe Limited (the Insurer). 'Three' means Hutchinson 3G UK Limited, a mobile network operator.

A. How to get in touch.

Online: three.co.uk/threerescue

Email: threerescue@asurion.com

Phone:

- Mobile Phones – **333** from a Three phone or **0333 338 1001** from any other phone.
- Tablets and Mobile Broadband – **500** free from a Three phone or **0333 338 1003** from any other phone.
- Call **+44 7782 333 333** to contact from outside of Great Britain

You can report a claim to the Three Rescue™ insurance team by phone from 8am to 9pm Monday to Friday; 9am to 6pm at weekends, closed on UK Bank Holidays.

Write: **Three Rescue™, PO Box 71012, LONDON W4 9FW.**

333 is free. Excludes Essential Plans. Check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls packages. Details correct at time of print.

B. How to buy.

You can buy Three Rescue™ insurance when buying or upgrading your device with Three in-store, online or by phone. You'll be covered as soon as the device is in your hands and activated with Three.

If you've pre-ordered your device from Three, your Three Rescue™ cover will start immediately. Don't worry, once you get your new device, you will be refunded the total cost of having Three Rescue™ for the period between ordering and getting your device.

You can take this cover if you're over 18, a UK resident, your device is worth more than £20 and you haven't had a mobile insurance policy declined or cancelled by us in the past or a claim denied by us due to fraud.

C. What's covered?

The phone, tablet or dongle purchased from Three, registered to your Three account.

With Three Rescue™ insurance, you'll have worldwide cover against:

- ✓ Loss.
- ✓ Accidental damage, including cracked screens.
- ✓ Malicious damage.
- ✓ Accidental water and liquid damage.
- ✓ Out-of-warranty breakdown.
- ✓ Theft.
- ✓ Pet damage.

Extra support.

- ✓ Next-day replacement if your claim is approved before 7.30pm Monday to Friday or 2.30pm on weekends – or we'll give you £10 for every day that it's late (up to a maximum of £30). See Section G for details.
- ✓ International replacement if you're abroad, for an extra delivery charge of £20. Please note that you will need to also pay for any customs fees that apply.

- ✓ You're covered if you lend your device to friends and family.
- ✓ You can complete a claim online 24/7 at three.co.uk/threerescue or by phone. See Section A for contact details and opening hours.

D. What's not covered?

It's also important you know that you're not covered for:

- ✗ Any claim if you haven't paid your insurance premium. If you haven't paid a premium but your policy hasn't yet been cancelled, we'll process your claim if you pay the outstanding amount.
- ✗ Any device other than the one shown on your welcome letter unless replaced by us or replaced under manufacturer warranty.
- ✗ The excess fee you have to pay to complete a claim.
- ✗ The extra delivery charge of £20 and any customs fees for international replacement.
- ✗ A third or subsequent claim made within a 12-month period.
- ✗ Any malicious or deliberate damage to the device caused by you or someone who has your permission to use it.
- ✗ Accessory-only claims and accessories other than the battery, mains charger and hands-free kit that came in the box with your device.
- ✗ Any calls, texts, data usage or downloads on a lost or stolen device.
- ✗ Cosmetic damage – where the device works as normal except where you are claiming for a cracked screen.
- ✗ Damage caused by making alterations to the device or acting against manufacturer guidelines.
- ✗ The cost of any repair to your device unless we instruct it.
- ✗ Any fault that happens within the manufacturer's warranty period (where the manufacturer covers you against certain operating failures).
- ✗ Any losses or consequences you face as a result of being without your device.
- ✗ Confiscation of your device by a finance company or government agency (e.g. the police).
- ✗ Loss or corruption of any kind of software or digital content other than standard manufacturer software.
- ✗ Any claim that we find to be fraudulent. If we settle a claim that's later found to be fraudulent we may take action to recover our costs.

E. The cost

We'll tell you what it costs to cover your chosen device when you sign up for your new monthly contract, based on its make, model and value. We'll also confirm your monthly premium and Claim Excess fee (which is the amount you have to pay towards the cost of your replacement device, to complete a claim) in your insurance welcome letter.

If you bought your policy before 1 Dec 2015

Monthly Premiums by device model are:	£2.10, £4.21, £6.31, £8.41, £10.52, £12.62
Claim Excess Fees by device model are:	£0, £40, £60, £80, £100

If you bought your policy on or after 1 Dec 2015

Monthly Premiums by device model are:	£2.55, £4.58, £6.62, £8.65, £10.69, £12.73
Claim Excess Fees by device model are:	£0, £40, £60, £80, £100

- ✓ Your monthly premium will appear on your Three account (shown on your Three bill under 'Other charges') and includes any taxes that may apply and any pro-rated charges to cover your device for the period up to your first bill.
- ✓ You need to make the first month's payment before we can complete any claim.
- ✓ If we don't receive a payment, your cover will finish at the end of the paid-for period. If your Three account is in arrears, we won't settle any claim until the balance is paid in full. You have 30 days from when your account goes into arrears to make a catch up payment before we cancel your cover.
- ✓ You need to pay the Claim Excess fee to complete any successful claim. As devices age they may fall in value and so from time to time we may adjust excess fees downwards. Call us to find out your current excess fee.
- ✓ Your policy will renew each month automatically for a maximum of 59 months, at which point we'll cancel your cover. When you buy a new device from Three, Three will cancel your old cover and you'll receive a cover note confirming your new premium and excess fee. Your phone number will stay as your policy reference number.
- ✓ You can cancel cover at any time. See Section H for details.

F. Make a claim.

If something happens to your device and you need to make a claim, just follow these simple steps:

1. Call us to block your lost or stolen device as soon as you discover it's missing (we recommend you do this within 48 hours):
 - For mobile phones, call 333 free from a Three phone or 0333 338 1001 from any other phone.
 - For Tablets and Mobile Broadband, call 500 free from a Three phone or 0333 338 1003 from any other phone.
 - If your device has been lost or stolen while travelling abroad, call +44 7782 333 333. Standard roaming rates apply.
 - Submit your claim online 24/7 at three.co.uk/threerescue

333 is free. Excludes Essential Plans. Check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls packages. Details correct at time of print.

2. Call us to make a claim (same numbers as above), ideally within 30 days of discovering that your device is damaged or missing.
 - We recommend you report any stolen device to the police as we have the right to require a crime reference number to complete your claim.

If you report a claim to us more than 90 days after discovering the loss, theft, damage or breakdown, we will still consider your claim, but it may affect our ability to assess your claim and could, in some cases, result in it being declined.

Please have a payment card ready to pay your Claim Excess fee. We accept MasterCard and Visa debit or credit cards.

As part of our claim assessment process, we have the right to check your airtime usage with Three to detect potential insurance fraud.

When you make a claim, we'll block any lost or stolen device automatically before sending any replacement. We won't be able to complete your claim until you agree to our blocking that device. Once your claim is completed, we (and only we) can unblock that device.

We have the right to check for any attempted use of a lost or stolen device and will take action to recover it.

G. Approved claims and next-day replacement.

If we approve your claim before 7.30pm Monday to Friday or 2.30pm on weekends, we aim to deliver your replacement to your chosen address the next day. If we're late, we'll give you £10 for every day the delivery is delayed (up to a maximum of £30). This excludes:

- ✗ Claims made or deliveries that fall on a Bank Holiday.
- ✗ Any delivery outside of Mainland Great Britain, including deliveries to the Scottish Islands, Northern Ireland and the Channel Islands.
- ✗ Any delay caused by something outside our control like extreme weather, natural disaster, epidemic or crime, and supply shortages affecting the industry (eg, where new model devices are in very high demand and short supply after launch).

We don't offer 'new for old' cover so any replacement device you receive may be refurbished to our standard using original equipment manufacturer parts. Our aim is that you will not be able to tell the difference between a new and refurbished device. In the unlikely event that we can't send you a same model replacement, we'll offer you a different make, model or colour device with comparable features and functionality.

Please make sure someone is in to sign for the delivery. Your replacement device comes with:

- ✓ A 24 month warranty.
- ✓ The usual device accessories if yours were involved in the incident or we offer a different model replacement and a new SIM with the same phone number if you need one.
- ✓ Pre-paid packaging to return any damaged or faulty device (minus the SIM, battery and charger).

As soon as you receive your replacement device, the original claimed-for device (the faulty or damaged device, or the lost or stolen device if later recovered) becomes the property of the Insurer and must be returned to us within 15 days. Otherwise, we'll charge a non-return fee (based on the market value of the non-returned model) to the payment card used to pay your excess fee. The device is your responsibility until it arrives with us so please get proof of postage from the Post Office. We will not approve any further claim until you have returned the claimed-for device or paid the outstanding amount.

You must comply with our reasonable instructions including switching off or uninstalling any app which prevents our access to remove data from the claimed-for device. If you need any help with this please call us on 0333 338 1001. If you refuse to do it, we will not proceed with your claim. If you fail to do it, we will treat that as a non-return and may charge you a non-return fee.

H. To cancel your cover.

You can cancel Three Rescue™ within the first 28 days and (if you haven't made a claim) you'll receive a refund of any premium paid. Otherwise you can call, email or write to the Three Rescue™ team to cancel at any time and your cover will finish at the end of the paid-for period. You can find contact details in Section A.

When you buy another device from Three on the same mobile number and add insurance, we'll cancel cover on your old device automatically. You can call us to keep that policy running. We'll set up a policy for the new device and confirm your cover start date, premium and claim excess fee in writing.

We'll cancel your policy if you fail to pay the monthly premium, have two successful claims in any 12-month period or if we have any other good reason to cancel, such as fraud or if you don't comply with these Terms and Conditions. If we cancel your policy, we will send you confirmation including your cover end date.

I. How to complain.

You can call, email or write to us to make a complaint (see Section A for our contact details). If we can't resolve your complaint right away we'll email or write to you within five working days to outline our next steps. If the issue still isn't resolved within two weeks, we'll keep you up to speed on what's happening.

If you're not happy with the outcome or we haven't given our final response within 8 weeks, you can contact The Financial Ombudsman Service by phone: 0800 023 4567 (freephone) or 0300 123 9123, by email: complaint.info@financial-ombudsman.org.uk or in writing at Exchange Tower, London, E14 9SR. You need to contact them within 6 months of receiving our final decision. The service is free and we are bound by any decision the Financial Ombudsman reaches. This won't affect your statutory rights or prejudice your right to take subsequent legal proceedings. You can find out more at financial-ombudsman.org.uk

J. Who provides this cover.

This insurance is administered by Asurion Europe Limited ("Asurion"), which is authorised and regulated by the Financial Conduct Authority (no. 502545), registered in England and Wales with company number 6568029 at: Chiswick Place, 272 Gunnersbury Avenue, Chiswick, W4 5QB. The Insurer is Liberty Mutual Insurance Europe Limited, which is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (no. 202205), registered address: 20 Fenchurch Street, London EC3M 3AW. To check the Financial Conduct Authority's register, see fca.org.uk/register or call 0800 111 6768 (freephone) or 0300 500 8082.

You and we may choose which law will apply to this contract. Unless we agree otherwise, Three Rescue is governed by the law of the part of the United Kingdom that you live in (England and Wales, Scotland or Northern Ireland) and all communication from us will be in English.

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we can't meet our liabilities you may be entitled to compensation to a maximum of 90% of your claim. Further info can be obtained from the FSCS on 0800 678

1100 or by going to fscs.org.uk.

K. Our use of your personal data.

By taking this cover you confirm that you've given us permission to communicate policy information with you by SMS, email or in writing using your given contact details.

In issuing and administering this policy, we will share your personal data (including location information) with:

- ✓ The Insurer, Three and other partner companies providing services under this policy to the extent necessary for them to provide those services.
- ✓ Group companies and any third party companies who are purchasers of all or part of the Insurer, Three or Asurion.
- ✓ Organisations we may use to monitor our performance, carry out research, create statistics and prevent or detect crime.
- ✓ Other third parties to the extent permitted by law.

Whenever your personal information is shared with third parties, it will be done in accordance with all responsibilities under the Data Protection Act 1998. This includes, for example, putting in place appropriate written terms to protect your personal information and ensuring any export of your personal information outside the European Economic Area is lawful in accordance with the Act. We will only use the personal information given by you to:

- ✓ Confirm your identity.
- ✓ Administer and contact you about your policy.
- ✓ Process any claim you make under your policy.
- ✓ Share data with Three and access your airtime usage record, and the location of your device at the time of the claim incident as part of our claim assessment process and to settle any claim you make for your device.
- ✓ Provide the Three Rescue™ services.
- ✓ Carry out internal record keeping.
- ✓ Record any claim details on relevant databases and registers for fraud detection purposes, and contact the police to check any crime reference number you give us.
- ✓ Comply with legal or regulatory obligations or as otherwise permitted or required by law or legal process.

Asurion is registered with the Information Commissioners Office as a Data Controller (number Z2176995). By providing personal data to us (i.e. information which can identify you and relates to you, whether by itself or when used in conjunction with other information e.g. your name, policy number, device number and other contact details) we will assume that you consent to this type of information being collected and used in the ways described above (subject to the requirements of the Data Protection Act 1998) including, for example, for fraud prevention purposes and other requirements imposed or permitted by law or regulation. You have the right to see and correct any personal information held about you. A £10 administration fee may be charged for this. To see your personal information or ask any question about our use of your data, please contact us (see Section A).

Your data may be transferred outside the European Economic Area (EEA) for the above purposes. If that happens, we'll make sure it's treated with the same level of protection as in the EEA.

If you give us personal information about someone else, you are responsible for having their permission to do so and for telling them who we are and what their information will be used for. We will never sell or transfer your personal data to a third party unless we

have your prior written consent, subject to the above and in accordance with the Data Protection Act 1998.

L. Changes to the policy.

We may alter the premium or Claim Excess fee for future periods of cover due to the overall cost of claims exceeding our reasonable estimate and we may alter the terms of the policy or cancel the policy based on our claims experience or for any other good reason. If we make any change that improves your cover, we may apply it straight away without notice.

If we make a change that increases any charges or reduces your cover we will give you at least 30 days' notice sent to the contact details we have for you and you will be able to cancel your policy if you are not happy with our changes. This does not affect your right to cancel at any time.

M. Three Rescue™.

The 'Three' and 'Three Rescue™' trademarks and other related images, logos and names are proprietary rights of Hutchison 3G UK Limited's group of companies.

Contact details.

We're here when you need us. Here's how to get in touch.

Online: three.co.uk/threerescue

Email: threerescue@asurion.com

Phone:

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