

# INSURANCE AND SUPPORT

**TO AVOID MOBILE MISERY**

**MOBILE  
COMPLETE**



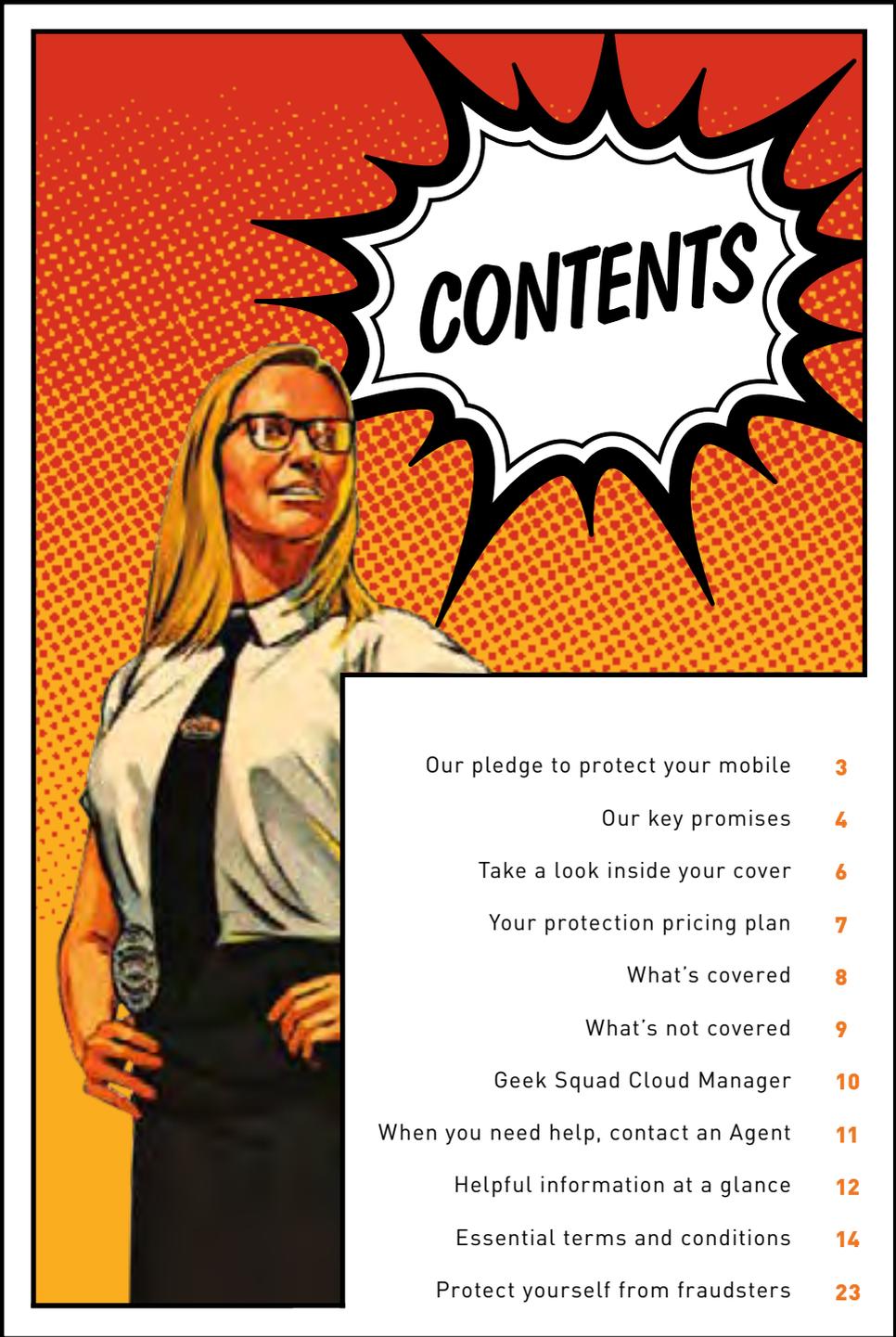
**HAVE NO FEAR, HELP IS HERE.**

**OUR GEEK SQUAD AGENTS ARE READY TO PROTECT YOUR NEW  
MOBILE WITH INSURANCE COVER AND EXPERT TECHNICAL ADVICE**

**0800 458 6117**  
[www.geeksquad.co.uk](http://www.geeksquad.co.uk)



Protect & Support partner of  
**Carphone Warehouse**



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# OUR PLEDGE TO PROTECT YOUR MOBILE



Welcome to Geek Squad Mobile Complete - Insurance and Support for your shiny new mobile. If your new phone gets damaged, lost or stolen, don't worry. With our insurance and simple claims process, we'll take care of your claim quickly and once you've paid your excess, we aim to replace your phone the next working day.

Standing by in Carphone Warehouse stores across the country, on call 24/7 for tech support, or providing jargon-free handy tips online, our highly trained Agents are here to help you get the most out of your mobile. Day or night, our mighty Agents are ready to help answer your technical cries for help.

And to help you protect your valuable files and data, we'll even help you install an app that makes cloud backup and storage easier than ever before – and best of all, it's entirely free with your policy.

Small wonder we've received a 5 Star Rating by Defaqto, the independent financial research company focused on supporting better financial decision making.

## WHAT WE COVER\*

### MOBILE COMPLETE

- DAMAGE
- ACCIDENTAL LOSS
- WORLDWIDE COVER
- BREAKDOWN
- THEFT
- TECHNICAL SUPPORT



\*Exclusions apply. For more detailed information please see pages 8 and 9.

## ***OUR KEY PROMISES***

- 1. A SIMPLE AND EASY CLAIMS PROCESS***
- 2. REPLACEMENT MOBILE DELIVERED THE NEXT WORKING DAY\****
- 3. UNLIMITED TELEPHONE TECH SUPPORT 24/7, 365 DAYS A YEAR***

Mobile phones are now one of the most precious and valuable personal possessions owned. Along with wallets and keys, mobile phones are taken everywhere so it's not surprising they can get lost, damaged or stolen.

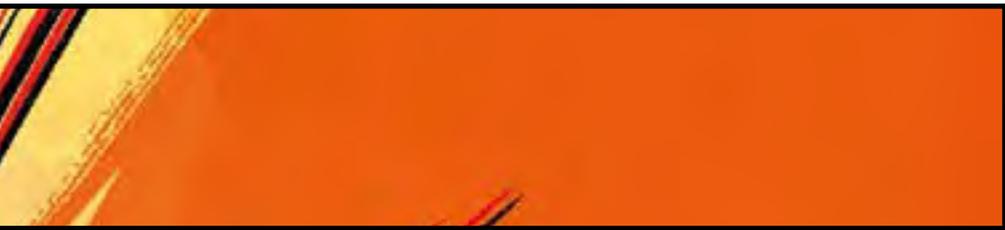
When tech trouble strikes, it can become all the more distressing as your life is essentially on your phone, storing all sorts of personal information from contacts and calendars, to pictures and music.

We're here, to save the day, by offering you great protection as well as taking care of everything with minimal fuss. And we'll get you back on track quickly if something goes wrong as, 9 out of 10 phones get replaced the next working day\*. It's all part of the service.



\*Upon acceptance of claim and payment of excess before 5pm.

\*\*If you are calling from abroad call +44 1708 609 120.



### **1. A SIMPLE AND EASY CLAIMS PROCESS**

We're ultra speedy as we aim to make claims decisions immediately, there's even no paperwork to fill out. More complicated claims, where further information is needed, are usually decided upon within 72 hours. Any claim can be made at your local Carphone Warehouse store. Alternatively, visit us at [www.geeksquad.co.uk/contact](http://www.geeksquad.co.uk/contact) or call us on **0800 458 6117\*\***.

### **2. REPLACEMENT MOBILE DELIVERED THE NEXT WORKING DAY\***

When it comes to replacing your mobile phone, 9 out of 10 devices are delivered the next working day following payment of your excess before 5pm. This is just one of the reasons our insurance has received a 5 Star Rating by Defaqto.

### **3. UNLIMITED TELEPHONE TECH SUPPORT 24/7, 365 DAYS A YEAR**

No matter whether you're struggling with setting up your software, downloads or experiencing evil glitches, help is at hand around the clock. Simply call our UK helpline on **0800 458 6117\*\***, day or night, 365 days a year. Yes, even on Christmas Day. They are on hand 24/7 to help you transfer your files such as photos, emails and contacts to name a few.

# TAKE A LOOK INSIDE YOUR COVER

Your new mobile is important to you – and to keep it safe, our **MOBILE COMPLETE** plan offers you a great level of cover.

You'll be covered for damage, breakdown, theft and accidental loss – both for the device itself and accessories worth up to £300.

But it doesn't stop there: you'll also get 24/7 telephone tech support from our team of expert Geek Squad Agents, who are always standing by to defeat any tech troubles.

GEEK SQUAD MOBILE COMPLETE	
INSURANCE	MOBILE COMPLETE
Replacement Period - Next working day or better	✓*
Damage	✓
Breakdown (outside of warranty)	✓
Theft	✓
Loss	✓
Accessories	£300
Worldwide cover	✓
TECHNICAL SUPPORT	
Telephone support	✓
Remote assistance**	✓



## INDEPENDENTLY RATED 5 STARS

Geek Squad Mobile Complete has a 5 Star Rating from Defaqto, the independent researcher of financial products, focused on providing intelligence to support better decision-making.

\*Upon acceptance of claim and payment of excess before 5pm.

\*\*Compatibility and functions are dependent on operating system, gadget and connection.

# YOUR PROTECTION PRICING PLAN



PRODUCT CATEGORY	BAND	MONTHLY PREMIUM	ANNUAL PREMIUM	EXCESS
<b>GEEK SQUAD MOBILE COMPLETE</b>	1	-	£14.99	£10
	2	£4.99	£24.99	£20
	3	£6.99	£39.99	£20
	4	£7.99	£69.99	£30
	5	£8.99	£99.99	£40
	6	£9.99	£109.99	£40
	7	£11.99	£129.99	£50
	8	£12.99	£149.99	£50
	9	£13.99	£159.99	£60
	10	£14.99	£169.99	£60

## MULTI INSURANCE DISCOUNT

Ask a consultant about policy discounts that may be available to you when you purchase two or more Complete policies at the same time. Simply call an Agent on **0800 458 6117\*** to sign up or find out more.

\*If you are calling from abroad call +44 1708 609 120.

## WHAT'S COVERED



Once you take out Geek Squad insurance and tech support you're covered for all sorts of useful things. However, there are some exceptions, so please refer to the page opposite and the full terms and conditions on pages 14-22 for further information.

### KEY AREAS WE COVER:

- Damage to your phone, including liquid damage that affects how the phone works.
- Theft.
- Loss.
- Breakdown of your phone after the manufacturer's or Geek Squad warranty expires.
- Cover for accessories purchased from Carphone Warehouse that are stolen, lost or damaged at the same time as your phone up to £300.
- Worldwide cover.
- 24/7 expert technical assistance and advice over the phone to help with set up, customisation and sync, consultation, data transfer and troubleshooting.
- Tech support also in store at over 100 locations nationwide.
- Remote assistance - our agents can link to your smartphone to fix problems\*.

\*Compatibility and functions are dependent on operating system, mobile and connection.

## ***WHAT'S NOT COVERED***



There are some instances when our Agents will be unable to come to your rescue. Please see below for what's not included in your Geek Squad Mobile Complete insurance policy.

### **KEY AREAS WE DO NOT COVER:**

- Any claim for theft or loss that occurs whilst the user has deliberately left the phone unattended and unsecured.
- Any claim for theft from an unattended vehicle, unless the vehicle was locked and the phone concealed from view.
- The excess you need to pay towards any claim (no excess on breakdown).
- Any claim when you have not paid your premiums.
- Any claim for unauthorised use.

Other exclusions apply, please refer to the insurance terms and conditions on pages 14-22 for full details.

# GEEK SQUAD CLOUD MANAGER

To help you get the most out of your new mobile, we've put together an exclusive free app to help you manage your files and photos: **Geek Squad Cloud Manager**\*

With this, you can combine a number of different cloud storage drives – including Google Drive, Dropbox and OneDrive – into one convenient service, all managed from a single app. You won't have to worry about running out of space for your photos, files and documents – and you can access them all from a range of gadgets. Plus, if the worst should happen and your mobile is lost or stolen, all your data will be available remotely which you can access via your tablet or mobile. The cloud has never been so convenient!

Soon after joining Geek Squad, we'll send you a link so you can install the app right away – if you run into any problems, just give our Agents a call on **0800 458 6117**\*\*



\*Compatibility and functions are dependent on operating system, mobile and connection.

\*\*If you are calling from abroad call +44 1708 609 120.

# WHEN YOU NEED HELP, CONTACT AN AGENT



	 <b>VISIT</b> Find your nearest Carphone Warehouse at <a href="http://www.carphonewarehouse.com/storelocator">www.carphonewarehouse.com/storelocator</a>	 <b>CALL</b> To speak to us about your policy or to make a claim call us on 0800 458 6117* Lines are open between Monday to Friday: 8am-8pm Saturday: 9am-6pm Sunday: 10am-5pm	 <b>ONLINE</b> Go online to <a href="http://www.geeksquad.co.uk/contact">www.geeksquad.co.uk/contact</a>
<b>THEFT &amp; LOSS</b> Report the theft or loss to your network as soon as possible. For theft claims, obtain a Crime Reference Number by reporting it to the police.	✓	✓	✓
<b>DAMAGE</b> Geek Squad are here to assess the level of damage to your phone.	✓	✗	✗
<b>BREAKDOWN</b> Check that your manufacturer's or Geek Squad warranty has expired.	✓	✗	✗
<b>24/7 TECH SUPPORT</b> Visit selected stores or call us day or night on: 0800 458 6117*	Over 100 locations nationwide. Find your nearest store: <a href="http://www.carphonewarehouse.com/storelocator">www.carphonewarehouse.com/storelocator</a>	✓	✓

## KEEP IN TOUCH

To make sure you have all the cover you need, please let us know if you change or sell your phone, or if you change your address or bank details. Full information on changes we need to know about and cancelling your policy can be found on pages 16-17 of this booklet.

If you decide you'd like to end your policy, please call or email us, alternatively you can visit any Carphone Warehouse store where one of our Agents will be happy to help you.

\*If you are calling from abroad call +44 1708 609 120.

## **HELPFUL INFORMATION AT A GLANCE**

The full terms and conditions for your insurance policy can be found on pages 14-18 of this booklet. For tech support terms and conditions, please refer to pages 19-22.

Remember you have 30 days from purchasing your new phone from Carphone Warehouse in which to take out a Geek Squad Mobile Complete protection plan.

### **NAME OF INSURER**

Aviva Insurance Limited underwrites your insurance policy. When you take out your Geek Squad protection plan, you enter into two agreements: one with Aviva for your insurance and one with Carphone Warehouse for Geek Squad Tech Support. If one of these agreements is terminated, the other will automatically be terminated.

### **PERIOD OF COVER**

Your period of cover starts from the date your policy is purchased. Please note that breakdown cover only applies if the manufacturer's or Geek Squad warranty has expired.

You may choose to pay either annually or by monthly premiums during the period of insurance.

If you pay your premium annually, cover continues for a period of 12 months from the date this policy was purchased. You will

have the option to renew your policy for this phone on each anniversary of the date this policy was purchased, up to a maximum term of five years, after which your cover will cease.

If you pay monthly premiums, you will be provided with one month's cover for each monthly premium paid and cover will continue on a month-by-month basis, up to a maximum term of five years from the date this policy was purchased for this phone, after which your cover will cease.

Upon replacement of your mobile as per the making a claim section (page 16), cover continues on the same basis as prior to replacement. Our replacement phones are refurbished models.

### **MAKING A CLAIM**

If you need to make a claim, simply visit your local Carphone Warehouse store – you'll find the nearest one to you at [www.carphonewarehouse.com/storelocator](http://www.carphonewarehouse.com/storelocator) Alternatively, phone the UK call centre for free on **0800 458 6117\*** between 8am-8pm Monday to Friday, 9am-6pm on Saturday and 10am-5pm on Sunday for help with your claim.



### **CANCELLING YOUR POLICY**

You have the right to cancel your policy within 14 days of purchasing it. If you cancel your policy during this period you will be entitled to a full refund of the premium paid, provided there has been no claim.

If you have made a claim or you wish to cancel after the first 14 days, you can cancel your policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month.

For full details on cancelling your policy policy, including refunds, see page 16.

### **MAKING A COMPLAINT**

If you are unhappy with any aspect of the handling of your insurance in the first instance please phone **0800 458 6117\*** or in writing either via the Geek Squad website at [www.geeksquad.co.uk/contact](http://www.geeksquad.co.uk/contact) or by letter addressed to **Geek Squad, PO Box 358, Southampton SO30 2PJ**.

If you have complained and you are dissatisfied with the final decision, you may be able to refer the matter to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action. For full details on our complaints procedure see page 18.

### **CHANGES TO THIS AGREEMENT**

During your period of cover, we may make changes to your premium, policy cover or terms and conditions of insurance. If we decide to make such a change, we will always write to you 30 days in advance. For full details, including reasons why we may make a change see page 14.

### **LARGE PRINT, AUDIO AND BRAILLE**

This protection plan and other associated documentation are also available in large print, audio and braille. If you require any of these formats please call **0800 458 6117\***.

### **FINANCIAL SERVICES COMPENSATION SCHEME**

Aviva is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Aviva cannot meet its obligations, depending on the type of insurance and the circumstances of your claim. For full details on FSCS see page 18.

\*If you are calling from abroad call +44 1708 609 120.

# INSURANCE TERMS & CONDITIONS - GEEK SQUAD MOBILE COMPLETE

When you take out your Geek Squad Mobile product you enter into two agreements: one with Aviva for your insurance policy and one with Carphone Warehouse for Geek Squad Technical Support. If one of these agreements is terminated, the other will automatically be terminated.

## Your Insurance Policy

These are the terms and conditions of your Geek Squad Mobile Complete Insurance. In them you will find full details of what is covered, what is not covered and the limits and conditions that apply.

## Contract of Insurance

These terms and conditions and your Geek Squad Mobile Complete certificate form the contract of insurance between you and us. Please read them and keep them safe. In return for you paying your premiums, we will provide cover for the phone shown on your certificate, providing you remain the owner or the lessee under a Carphone Warehouse Upgrade Everytime contract, and anyone using the phone complies with these terms and conditions.

## Excess

This is the amount you need to pay towards any type of successful claim except breakdown and is shown on your certificate. We'll collect the payment from you before replacing the phone, or after repairing it.

## Eligibility

To be eligible for Geek Squad insurance you, the person named on the certificate, must be:  
a. resident in the UK; and  
b. aged 16 or over.

## Period of Cover

Cover begins on the start date shown on your certificate. If you pay your premium monthly, cover will continue on a monthly basis, for a maximum of 5 years, unless it is cancelled by you or us before then. If you pay your premium annually, cover will continue for a period of 12 months from the start date. You will have the option to renew your policy each year, subject to a maximum term of 5 years, unless it is cancelled by you or us before then.

Please contact us if you cancel your airtime contract with your network provider or, if your phone is leased, your Upgrade Everytime contract ends, as your Geek Squad policy will not be cancelled automatically.

If we replace your phone, cover will continue on the same basis as prior to the replacement, unless we decide to cancel the cover for your replacement phone as described in the 'Cancellation of your policy by us' section.

## CHANGES WE NEED TO KNOW ABOUT

You must take reasonable care to provide complete and accurate answers to any questions we ask when you take out or make changes to your policy.

You must tell us about the following changes:

- a. you no longer own or lease the phone;
- b. the phone has been replaced under the manufacturer's warranty. In this case, please provide us with proof of the replacement, including the new IMEI number, from the manufacturer;
- c. you are no longer a UK resident;
- d. you change your mobile phone number;
- e. you change your home or email address;
- f. you change your bank details (if you pay monthly).

If the information provided by you is not complete and accurate we may cancel your policy immediately and/or refuse to pay a claim. If you do not inform us about a change it may affect any claim you make.

## CHANGES WE MAY MAKE TO THIS AGREEMENT

After taking a fair and reasonable view and no more than once in any 12 month period, we may make changes to your premium, policy cover and/or terms and conditions of insurance, to:

- a. reflect changes in our expectation of the future cost of providing cover;
- b. reflect changes (affecting us or your policy) in the law or regulation, or the interpretation of law or regulation or changes in taxation;
- c. reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply;
- d. make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Your premiums may go up or down but will not recover past expenses.

If you pay annually we will notify you of any changes we are making to your policy when we contact you at renewal of your policy. Changes will become effective from your renewal date.

If you pay monthly any change made under this section will be notified to you in writing at least 30 days in advance.

You are free to cancel your policy in accordance with the 'Cancellation of your policy by you' section.

## THINGS YOU MUST DO

1. Pay your premiums on time.
2. Take reasonable care to protect your phone and its accessories from being damaged, lost or stolen.

## WHAT WE'LL COVER

We'll either replace or repair your phone in the event of:

- damage - sudden and unexpected damage that affects how the phone works;
- breakdown - failure due to an internal hardware fault happening after the date the manufacturer's or Geek Squad warranty expires;
- accidental loss;
- theft.

We will pay up to £300 for:

Standard accessories supplied with your phone; and/or any case, charger, screen protector and/or memory card purchased from Carphone Warehouse to be used specifically with your phone, if:

- a. you make a successful claim for your phone and the accessories were affected during the same incident; or
- b. we replace your phone with a different make or model and you can no longer use them.

The replacement phones we provide are refurbished models with a Geek Squad Warranty provided by The Carphone Warehouse. The Geek Squad warranty will match either the period of time you had left on your original phone's manufacturer's warranty or 90 days, whichever is greater. For more information please see the MAKING A CLAIM section on page 16.

Cover applies worldwide providing you remain a UK resident.

## WE WON'T COVER

1. Theft from an unattended vehicle unless the vehicle was locked and the phone concealed from view.
2. Any claim for theft or loss that occurs whilst the user has deliberately left the phone unattended and unsecured.
  - a. By unattended, we mean the phone is left, out of arm's reach, with no one trusted by the user, taking care of it.
  - b. By unsecured we mean the phone is left in a place where it can be easily picked up by a person the user does not know, without them having to use force and/or violence, except:
    - where the phone is in the private residence of the user or somebody known to the user, whilst the user is also present in that private residence at the time; or
    - where the phone is in the workplace of the user and the user has taken reasonable steps to ensure the phone is not in plain sight.
3. Any incident caused intentionally by you.
4. Any incident that occurred before the start date of this policy as shown on your certificate.
5. Any breakdown that is covered by the manufacturer's or Geek Squad warranty, or a claim resulting from a manufacturer's defect or recall of the phone.
6. Any claim due to modification, maintenance, repairs and/or any process of cleaning and/or restoring.
7. Cosmetic enhancements you've made to your phone, for example plating or embellishment with precious metals, stones or crystals.
8. Stored information, including (but not limited to) any data, downloads, videos, music and applications and any costs relating to the retrieval of data.
9. Non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or Trojan Horses.
10. Any charges from your network provider in the event of unauthorised calls, messages, data use or downloads.
11. Any financial loss resulting from your phone being used with or without your consent, e.g. to access your bank account, mobile wallet or similar, and/or make purchases.
12. Any incident caused by a Government body or other authority confiscating your phone.
13. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
  - a. War: Any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power;
  - b. Terrorism;
  - c. Any action taken in controlling, suppressing or in any way relating to war or terrorism.

## **MAKING A CLAIM**

1. To claim for damage or breakdown, please bring your phone to a Carphone Warehouse store so we can assess it and arrange a repair or replacement. If you are unable to bring your phone into a store please call us on 0800 458 6117. If the incident happens outside the UK, we will not be able to deal with your claim until the phone is in the UK and available for assessment.
2. To claim for loss or theft, call into any Carphone Warehouse store, visit [www.geeksquad.co.uk/contact/make-a-claim](http://www.geeksquad.co.uk/contact/make-a-claim) or call 0800 458 6117. Replacement phones will only be sent to UK addresses.
3. If your phone has been lost or stolen we will need verification from your network provider that the phone has been blocked. We recommend you contact them as soon as possible as this will also limit any charges you may incur for unauthorised use. Please speak to your network provider for more details.
4. If your phone has been stolen, you must report it to the police, and request a crime reference number (CRN) before your claim is submitted. You will be required to provide the CRN to substantiate your claim. If you cannot obtain a CRN, please call us on 0800 458 6117.
5. You should make any claim as soon as possible.
6. For damage and breakdown claims, if your phone is security protected, you will need to remove this protection before we can process your claim. E.g. Activation Lock on iPhones.
7. Where we replace your phone, we will attempt to provide you with the same make and model as your original phone. If this is not possible, we will provide an alternative phone that may be a different colour or model, or be made by a different manufacturer. This may mean the features and functions will differ, but the replacement will be of a similar specification to your original phone. Replacement phones will not include any stored information you had added to your original phone, including (but not limited to) any data, downloads, videos, music and applications. This may also apply if your phone is repaired.
8. Our replacement phones are refurbished models which come with a Geek Squad warranty provided by the Carphone Warehouse. The Geek Squad warranty will match either the period of time you had left on your original phone's manufacturer's warranty or 90 days, whichever is greater. In the unlikely event that the replacement phone you receive breaks down within this warranty period, Geek Squad will repair the phone under the warranty. For more information or to make a claim on a Geek Squad warranty please visit us online at [www.geeksquad.co.uk/contact](http://www.geeksquad.co.uk/contact) or call us on 0800 458 6117. Cover for breakdown under your insurance policy will resume when the Geek Squad warranty expires.
9. You may be required to provide information, documents or receipts reasonably necessary to support and/or verify your claim.
10. If, at the time of an incident, there is any other insurance covering the same loss, we are entitled to approach that insurer for a contribution.
11. Once we have settled your claim, the original phone will become our property. Where a lost or stolen phone is recovered you may keep the replacement phone we provided you with, but the recovered phone must be returned to us.

## **CANCELLING YOUR POLICY**

### **Cancellation of your policy by you**

1. If you cancel within the first 14 days you will receive a full refund of premiums paid (unless you have made a claim).
2. If you have made a claim or you wish to cancel after the first 14 days, you can cancel your policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month.

The insured month is the month beginning on the date your policy starts and ending on the same date of the following month, and each subsequent month after that.

You will be entitled to a proportionate refund, calculated on the number of unexpired, insured months remaining for which you have paid.

3. If you no longer wish to insure the phone named on your certificate you can provide notice to cancel your policy by calling 0800 458 6117 or by writing to us care of Geek Squad, PO Box 358, Southampton SO30 2PJ, or online at [www.geeksquad.co.uk/contact](http://www.geeksquad.co.uk/contact). Alternatively you can visit any Carphone Warehouse store where one of our agents will be happy to help you.

## **Cancellation of your policy by us**

1. We (or any agent we appoint and who acts with our specific authority) may also cancel this policy for any valid reason. Valid reasons include, but are not limited to:
  - a. Where a premium is not paid on time (as required in THINGS YOU MUST DO 1). If this happens we will contact you by letter or email to notify you of this. If the payment is not received within 14 days from the date of the letter we will cancel your policy from the date the premium was due without the need for us to give any further notice to you. We may, at our discretion, allow this policy to resume where a payment is made after this 14 day period, but we are under no obligation to do so.
  - b. If you use your phone to commit a crime or to allow any crime to take place we will cancel your policy immediately and notify you of this in writing.
  - c. Where we reasonably suspect fraud or where you have failed to provide us with complete and accurate information as required by the CHANGES WE NEED TO KNOW ABOUT section we may refuse any claim and cancel your policy immediately. Where your actions are deliberate or reckless you will not be entitled to a refund. We may also take legal action against you.
  - d. If we replace your phone following a claim, we may, after considering your previous claims history, decide that we are not willing to continue providing cover in respect of the replacement phone. If this happens we will write to you to notify you of this.
2. Unless otherwise stated above, if we cancel your policy we will give at least 30 days written notice to the last known home or email address you have provided to us.
3. Unless otherwise stated above, if we cancel your policy you will be entitled to a proportionate refund of the premium you have paid based upon the number of unexpired insured months remaining on the policy for which you have paid.

## **GENERAL INFORMATION**

### **Fraud**

If we have reasonable grounds to believe that your claim is in any way dishonest or exaggerated we may cancel your policy immediately and not pay any benefit or return any premium to you. We may also take legal action against you.

### **Use of Language**

The contractual terms and conditions and other information relating to this contract will be in English.

### **Data Protection**

Aviva Insurance Limited, a company registered in Scotland, registered number 2116 with registered office at Pitheavlis, Perth PH2 0NH, United Kingdom is the data controller with regard to the personal data we collect from you and process in the context of your insurance policy. This Data Protection section and the collection and processing of your personal data are governed by and construed in accordance with the applicable laws and regulations of the United Kingdom including the UK Data Protection Act 1998.

We may use the information you give us to manage your policy. We may share your information with other organisations to monitor our performance, carry out research, create statistics and/or prevent crime. We may also share your information with organisations from whom you have requested services or which are providing services under this policy on our behalf.

In order to provide the services to you under this policy, we may need to collect information from you, which the Data Protection Act defines as sensitive (such as criminal convictions). By taking out this policy, you give us your permission to process such sensitive information and share it with our agents.

To prevent and detect fraud, we may share information about you with other organisations (including the police) and check your details with fraud-prevention agencies.

Please note that your information may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you would like us to tell you what information we hold about you, please write to us care of Geek Squad at Data Protection Office, PO Box 375, Southampton SO30 2PU. We charge a £10.00 administration fee. Please quote your full name, address and policy number on all requests

If you give us information about another person, you confirm they have given you permission to provide it to us and for us to be able to process their personal information. You must also confirm that you have told them who we are and what we will use their information for.

If you have opted-in to marketing then we or any of our appointed agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about our own and third party products and services that may be of interest to you. Your information may also be disclosed and used for these purposes for a reasonable period of time after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes.

## **Choice of Law**

The law of England and Wales will apply to the contract unless at the date of the contract you are a resident of Scotland or Northern Ireland, in which case the law of that country will apply.

## **Telephone Call Recording and Charges**

1. For our joint protection telephone calls may be recorded and/or monitored.
2. Calls to our 0800 telephone numbers are free from any UK line including a mobile.

If you do not wish to receive marketing information, please write to Geek Squad at PO Box 358, Southampton SO30 2PJ.

In assessing any claims made, we or any appointed agents may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy orders or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). When you make a claim we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history.

### **Status Disclosure**

Geek Squad policies are underwritten by Aviva Insurance Limited and arranged and administered by The Carphone Warehouse Limited (CPW). Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. CPW carries on regulated and unregulated business. CPW is authorised and regulated by the Financial Conduct Authority in respect of its regulated business. CPW is not regulated in relation to the sale of this policy. Aviva is regulated in relation to the product and post-sale activities, including complaints, claims and administration. Full details of the regulatory status of these companies can be found at [www.fca.org.uk](http://www.fca.org.uk).

## **COMPLAINTS**

### **Our Promise of Service**

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your complaint to make sure that we continually improve the service we offer.

### **What will happen if you make a complaint**

- a. We will acknowledge your complaint promptly.
- b. We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 14 working days of receipt and give you an expected date of response.

### **What to do if you are unhappy**

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting us on 0800 458 6117, or in writing either via the Geek Squad website at [www.geeksquad.co.uk/contact](http://www.geeksquad.co.uk/contact) or by letter addressed to Geek Squad, PO Box 358, Southampton SO30 2PJ.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone:  
0800 023 4567 (free from UK landlines and mobiles) or 0300 123 9123 (Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number from any line including a mobile and will count towards any inclusive minutes you may have).

Or simply log on to their website at

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

### **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

# TECH SUPPORT TERMS & CONDITIONS

These terms and conditions apply to the Services as part of your Insurance Policy and by making use of the Services, you agree to be bound by the terms and conditions set out below (the "Conditions"). If you have any questions relating to these Conditions please contact the CPW customer service representatives by calling us on 0800 049 3040 (please note that all calls to our customer services representatives may be recorded for quality monitoring and training purposes). Alternatively, you can contact us via our website at [www.geeksquad.co.uk/contactus](http://www.geeksquad.co.uk/contactus).

The Conditions apply in addition to the terms and conditions for your Insurance Policy. If these Conditions are cancelled or terminated for any reason whatsoever, your Insurance Policy shall also automatically be cancelled or terminated (as applicable). Similarly, if your Insurance Policy is cancelled or terminated for any reason whatsoever, these Conditions shall also automatically be cancelled or terminated.

The Services comply with appropriate UK legislation and are only available to UK residents.

**Conditions** means these terms and conditions; **CPW** means The Carphone Warehouse Limited, a company registered in England and Wales under the number 02142673 with registered office located at 1 Portal Way, London W3 6RS;

**Dixons Carphone** group means The Carphone Warehouse Limited (company no. 2142673) and its subsidiary and holding companies and any subsidiaries of such holding companies whether direct or indirect from time to time and includes Dixons Carphone plc and its subsidiary and holding companies (if any) from time to time and in each case, **subsidiary company** and **holding company** shall have the meanings set out in the Companies Act 2006, section 1159.

**Insurance Policy** means the valid insurance policy that you pay an on-going or yearly premium for, which covers your Equipment (as defined below);

**Personal Information** means the personal details provided by you to CPW;

**Services** means the Technical Support Service (as defined below) that CPW shall provide to you in relation to the Equipment and/or Home Devices (as defined below), as part of your Insurance Policy;

**Website** means the website located at [www.geeksquad.co.uk](http://www.geeksquad.co.uk) or [www.carphonewarehouse.com](http://www.carphonewarehouse.com) or any subsequent URL which may replace it; and **You/Your** means an authorised user of the Services.

## A. USE OF THE SERVICES

### 1. Provision of the Services

1.1. CPW shall provide the Service in accordance with these Conditions.

### 2. Rights and Obligations

2.1 You undertake:

2.1.1. that the Personal Information which you provide is true, accurate, current and complete in all respects;

2.1.2. to notify CPW immediately of any changes to the Personal Information either via the CPW website at [www.geeksquad.co.uk/contactus](http://www.geeksquad.co.uk/contactus), or by calling CPW on 0800 049 3040; and 20 21

2.1.3. not to impersonate any other person or entity or to use a false name.

2.2. CPW reserve the right to modify the price or the content or withdraw, temporarily or permanently, some or all of the Services. CPW also reserve the right to change or add to these Conditions from time to time.

2.3. CPW will give you reasonable prior notice of any withdrawal or modification of the Services or any changes to these Conditions. You can choose to cancel any unused portion of the Services without penalty before any such changes take effect. CPW will do its best to provide the Services in a timely and efficient manner but please note that any estimated time frames for the completion of the Services are estimates only and delays may incur as a result of matters outside of our reasonable control.

### 3. Eligibility

3.1. The Services are available only to individuals who CPW, in our absolute discretion, consider eligible. The eligibility criteria include, without limitation, those who are residents in the United Kingdom.

3.2. You must provide your name, phone number, address, payment details and other information where requested by CPW.

### 4. Right of Cancellation

4.1. Without prejudice to CPW's rights in clause 2 above or to any other rights CPW have under the terms of these Conditions, CPW reserve the right to terminate the provision of the Services to you at any time by giving you no less than 30 days' notice of such termination.

### 5. Your Personal Information

5.1. CPW need to collect certain Personal Information to provide you with the Services. This Personal Information will form part of a record of your dealings with CPW.

5.2. When you contact CPW, CPW may ask for certain Personal Information to be able to check your identity and CPW may make a note of this contact if it is relevant to your record. CPW will keep Personal Information given to it by you or others during your relationship with CPW and other companies in Dixons Carphone group. This includes details you give CPW on order forms or during communications with you.

5.3. You agree that CPW may use and update this centrally held information:

5.3.1. to manage your accounts;

5.3.2. to provide you with other services;

5.3.3. to recover debts;

5.3.4. to prevent and detect fraud;

5.3.5. to update its records about you;

5.3.6. to prevent money laundering; and

5.3.7. to check your identity.

5.4. CPW may use your Personal Information for research and statistical analysis to develop and improve our products and services. When assessing an application, CPW may use automated decision-making systems.

- 5.5. Your Personal Information is confidential and, although CPW may freely disclose it to other companies within the Dixons Carphone group, CPW will only disclose it outside the Dixons Carphone group when:
- 5.5.1. you give it your consent;
  - 5.5.2. it is needed by certain reputable third parties involved in running accounts and/or providing services for CPW (for example, credit reference agencies who do credit checks for CPW or companies that CPW use in the provision of the Services);
  - 5.5.3. it is needed in order to obtain professional advice;
  - 5.5.4. it is needed to investigate or prevent crime (e.g. to fraud prevention agencies);
  - 5.5.5. the law permits or requires it, or any regulatory or governmental body requires it, even without your consent; or
  - 5.5.6. there is a duty to the public to reveal the Personal Information.
- 5.6. CPW may administer your account and provide services from countries outside Europe that may not have the same data protection laws as the UK. However, CPW will have contracts or other legal mechanisms in place to ensure your Personal Information is adequately protected, and CPW remain bound by its obligations under the Data Protection Act 1998 even when your Personal Information is processed outside the EEA.
- 5.7. CPW may monitor, record, store and use any telephone, email and/or other electronic and/or postal communications with you for training purposes, to check any instructions given to CPW and to improve the quality of its customer service.
- 5.8. Where CPW process sensitive personal data about you, CPW will employ appropriate security measures.
- 5.9. If you would like CPW to tell you what information it holds about you, please write to: The Data Protection Office, The Carphone Warehouse Limited, PO Box 375, Southampton, SO30 2PU. CPW may charge a £10.00 administration fee – please quote your full name and address on each request.
- 5.10. You will have the opportunity to let CPW know whether or not you wish to be contacted by post, e-mail, phone, SMS or MMS from time to time occasionally about products and services which the Dixons Carphone group and carefully selected third parties believe may be of interest to you.
- 5.11. You can make changes to your marketing preferences and/or correct or update any inaccurate or incomplete information at any time by calling CPW on 0800 049 3040 or alternatively, you can contact CPW in writing via its website at [www.geek squad.co.uk/contactus](http://www.geek squad.co.uk/contactus). When you do this, it may take up to 28 days for such changes to take effect.
- 5.12. If you give CPW information about another person, you confirm they have given you permission to provide it to CPW and for CPW to be able to process their personal information. You must also confirm that you have told them who CPW are and the basis on which CPW will use their information.

## **B. GENERAL**

### **6. Notices**

- 6.1. You may send CPW notices under or in connection with these Conditions:
- 6.1.1 by post to  
The Carphone Warehouse Limited,  
PO Box 358, Southampton SO30 2PJ; or
  - 6.1.2 via the internet at [www.geek squad.co.uk/contactus](http://www.geek squad.co.uk/contactus).
- 6.2. Proof of sending does not guarantee our receipt of your notice. You must ensure that you have received an acknowledgement from CPW which should be retained by you.

### **7. Limitation of Liability**

- 7.1. The Services are provided on a commercially reasonable basis. Although CPW will provide the Services with reasonable skill and care, CPW make no warranty that the Services will meet your exact requirements or that all the features of the Services will always be available.
- 7.2. CPW shall not be liable where it is unable (using reasonable effort) to provide the Services as a result of any event outside our reasonable control.
- 7.3. CPW's liability shall not in any event include losses related to any business of a customer such as lost data, lost profits or business interruption.
- 7.4. CPW will not be liable for any loss or damage caused by it in circumstances where:
- 7.4.1. there is no breach of a legal duty of care owed to you by CPW; and/or
  - 7.4.2. such loss or damage is not reasonably foreseeable.
- 7.5. CPW will not be liable for any loss or damage caused wholly or mainly by your breach of these Conditions.
- 7.6. Nothing in these Conditions shall:
- 7.6.1. exclude or limit CPW's liability for death or personal injury resulting from its acts or omissions or those of its servants, agents or employees; or
  - 7.6.2. limit your rights as a consumer under applicable UK law.
- 7.7. Each provision of this clause 7 operates separately. If any part is disallowed, or is not effective, the other parts will continue to apply and they continue to apply even after these Conditions have been terminated or cancelled.

### **8. Events Beyond the Parties Reasonable Control**

- 8.1. If either you or CPW cannot do what it has promised because of something beyond its reasonable control such as lightning, flood, exceptionally severe weather, fire, explosion, war, civil disorder, industrial disputes, acts or omissions of persons for whom the parties are not responsible, or acts of local or central government or other competent authorities, such party will not be liable for this.

## 9. Third Parties

9.1. Nobody but you and CPW can benefit from this Agreement under the Contracts (Rights of Third Parties) Act 1999.

## 10. Assignment

10.1. You may not but CPW may, assign, charge or otherwise dispose of our rights under this agreement. Any attempt by you to do so shall be void.

## 11. Handling Complaints

11.1. If you ever wish to complain about the Services, CPW will endeavour to handle such complaints fairly, efficiently and confidentially. You can complain in the following ways:

11.1.1. by calling 0800 049 3040 [Calls to this number are free from any UK line, including a mobile. All calls to the CPW Customer Services Representatives may be recorded for quality monitoring and training purposes.];

11.1.2. in writing addressed to: Geek Squad, PO Box 358, Southampton SO30 2PJ;

11.1.3. online, where more details of CPW's complaints process are provided, by visiting [www.geeksquad.co.uk/contactus](http://www.geeksquad.co.uk/contactus); or

11.1.4. in a store by visiting your nearest store. Details of your nearest store are available online at [www.carphonewarehouse.com](http://www.carphonewarehouse.com).

11.2. If you are not happy with the way that CPW deal with any disagreement and you want to take court proceedings, you must do so within the United Kingdom.

## 12. Call Monitoring

12.1. Monitoring or recording of your calls may take place for CPW's business purposes, such as quality control and training, to prevent unauthorised use of CPW's telecommunications systems and to ensure effective systems operation and in order to prevent or detect crime.

The following additional terms apply to the Services:

## C. TECHNICAL SUPPORT SERVICES

The terms listed in bold below shall have the following meaning:

**"Agent"** means a CPW 'Geek Squad Agent' technician;

**"Data"** means software, data, documents, information and/or other files;

**"E-mail Support Service"** means the service that you can access via e-mail in order for an Agent to diagnose and resolve any problems covered by the Technical Support Services;

**"Equipment"** means the insured equipment under the Insurance Policy that you purchased from CPW;

**"Excluded Service"** means one of the chargeable services CPW may offer from time to time that is not included as part of the Technical Support Services packages;

**"Home Devices"** means all your household devices that are capable of connecting to your Equipment, your desktop/laptop computer and your household audio/visual equipment, including games consoles;

**"Insurance Policy"** means the insurance cover provided by Aviva Insurance Limited in relation to your Equipment;

**"In-store Support Service"** means service whereby you bring your Equipment into one of the CPW stores in order for an Agent to diagnose and resolve any problems covered by the Technical Support Services;

**"Remote Access Support"** means where an Agent, if necessary, remotely accesses your Remotely Accessible Device in order to determine a problem and either repair it or provide advice on what options are available to fix it;

**"Remotely Accessible Device"** means your Equipment or Home Device, where it is a smartphone, tablet or desktop/laptop computer;

**"Technical Support Services"** mean the E-mail Support Service, In-store Support Service or Telephone Support, and any other technical support service CPW may make available to you from time to time;

**"Telephone Support Service"** means the service that you can access via your telephone in order for one of our Agents to diagnose and resolve any problems covered by the Technical Support Services package;

## 13. General

13.1. You agree to follow an Agent's reasonable instructions including any security instructions. This may include advice on installing any security software, instructions on how to handle your Equipment, the manner and frequency by which you switch it on and off and general instructions for use.

13.2. The CPW Technical Support Services are only available to consumers who require technical support for domestic use. CPW will not supply the Services for business-related purposes.

13.3. Various Technical Support Services may be available depending on the Equipment in relation to which you use the Technical Support Services and not all Technical Support Services are available in relation to all types of Equipment.

## 14. Where Your Equipment Contains Software and/or Data

14.1. You must have valid software licences for your operating system and applications. Where applicable, you must also supply details of the relevant licence keys if CPW ask you for them.

14.2. You agree that, prior to CPW performing any aspect of the Technical Support Services under these Conditions, it is solely your entire responsibility to protect your Equipment and to back-up all Data stored on your Equipment and any and all disks and drives you may have.

## 15. Our Responsibility to You

15.1. CPW will provide the Technical Support Services to the best of our abilities. CPW may not be able to advise on all issues or to repair or solve all problems that you ask it to. Separately, CPW may not be able to fulfil any requests that fall outside the agreed scope of the Technical Support Service, in which case no refund will be payable.

15.2. CPW will not be responsible to you:

- 15.2.1. for any inherent failures in or caused by any third party products, applications and/or operating systems unless such products, applications or operating systems are supplied by it;
- 15.2.2. for the repair or replacement of any of your Equipment that is found to be faulty (as reasonably diagnosed by us during the provision of the Technical Support Service to you) unless it was specifically agreed in writing that such repairs services would form part of the Technical Support Service provided to you; and
- 15.2.3. for any damage caused by your failure to follow CPW's reasonable advice, recommendations or instructions.

## 16. Limitation of Liability

16.1. CPW shall not be liable to you for:

- 16.1.1. any loss or corruption of data; or
- 16.1.2. any losses you may suffer arising from your use of (or failure to use) any anti-virus software.

## 17. Specific Provisions Regarding Cancellation of the Technical Support Services

17.1. Remote Access Support and In-Store Support Services are provided instantaneously and for this reason, there are no cancellation rights in respect of those Technical Support Services.

## 18. Remote Access Support

- 18.1. Where you wish to avail yourself of Remote Access Support, you agree that CPW's Agents are entitled to access your Equipment remotely to provide you with the Technical Support Services. Remote Access Support is only available in relation to a Remotely Accessible Device. Remote Access Support will be used only where CPW deem it suitable for your specific Remotely Accessible Device issue.
- 18.2. Where CPW deem that Remote Access Support is suitable for your specific Remotely Accessible Device issue, you agree that an Agent is entitled to access your Remotely Accessible Device remotely to provide you with the Remote Access Support.
- 18.3. To use Remote Access Support and for CPW to access your Remotely Accessible Device, all the component parts of your Remotely Accessible Device must be fully working and fully assembled. Furthermore, your Remotely Accessible Device must have access and a sustained connection to landline broadband internet, in order to avail yourself of the Remote Access Support. Remote Access Support is not available over a mobile modem or other mobile internet connection.

## ESSENTIAL REQUIREMENTS FOR THE BEST SUPPORT

So that CPW can deliver Remote Access Support (where applicable), you will need

- Windows XP/Apple Mac OS 10.4.6 (or a more recent version);
- a processor speed of 1.2Ghz or above, 256MB RAM and 2GB available hard drive space;
- an ethernet or wireless port and a compatible modem, or where applicable, wireless router;
- your password(s) for your operating systems and/or your internet service provider;
- your operating system disc and key code; and
- your computer and connected devices, including connected and operational broadband modem.

If you need any assistance obtaining this information just call an Agent on 0800 049 3040

# ***PROTECT YOURSELF FROM FRAUDSTERS***



Here at Geek Squad we like nothing more than to keep you protected at all times. Unfortunately some companies use our name to try and sell you bogus insurance. However, we're here to keep you protected from their villainous ways.

Here are a few tips to help you avoid this kind of fraud:

- First and foremost, Geek Squad will never try and sell you the same insurance twice.
- If you receive a suspicious call, make sure to ask them for a customer reference number - if they give one that's different from your records then they could be imposters.
- Call us on **0800 458 6117\*** and we'll tell you how to report the caller to the Trading Standards Authority.

\*If you are calling from abroad call +44 1708 609 120.

**WHEN YOU NEED HELP,  
CONTACT AN AGENT**



**VISIT**

**Find your nearest Carphone Warehouse**  
at [www.carphonewarehouse.com/storelocator](http://www.carphonewarehouse.com/storelocator)



**CALL**

**To speak to us about your policy or to make a claim call us on**  
**0800 458 6117\* or +44 1708 609 120 if calling from abroad.**

Lines are open between Monday to Friday: **8am-8pm**  
Saturday: **9am-6pm** Sunday: **10am-5pm**



**ONLINE**

**Go online to:** [www.geeksquad.co.uk/contact](http://www.geeksquad.co.uk/contact)



**24/7 TECH SUPPORT**

**Call us day or night for free on: 0800 458 6117\***



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Protect & Support partner of

**Carphone Warehouse**



Geek Squad protection plans are sold and administered by The Carphone Warehouse Limited (CPW) registered in England and Wales, No.2142673, registered office: 1 Portal Way, London W3 6RS. The plans include insurance underwritten by Aviva Insurance Limited, registered in Scotland, No. 2116, registered office: Pitheavlis, Perth PH2 0NH and technical support provided by Geek Squad which is a trading name of CPW. \*Calls to this number are free from any UK line including a mobile. Calls may be recorded and/or monitored. Prices of calls to either number will incur roaming charges if calling from abroad. Check with your operator for details.