Vodafone Care Damage Insurance Terms and Conditions

This is your mobile device insurance policy for accidental damage. In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0818 92 77 11 (Mon-Fri 8am-6pm). This policy constitutes an agreement between you and the insurer, Assurant Europe Insurance N.V. The insurer has appointed Sedgwick to administer the policy. References to 'we/us/our' relates to Assurant Europe Insurance N.V., Sedgwick and Vodafone. No advice has been given about this insurance product.

Who is this cover designed for?

This policy is designed for people who have an eligible mobile device connected to the Vodafone network that is not already covered under another insurance policy and you want to cover the cost of repairing or replacing your mobile device against loss, theft and accidental damage. Successful claims are subject to an excess payment by you and you should take this into consideration when deciding if this policy is suitable for you.
You must be at least 18 years of age at the time you purchased this insurance and have a Vodafone airtime contract (i.e. a mobile voice/ data monthly subscription) in place throughout the duration of this policy. Vodafone is entitled to exclude certain devices from suitability for insurance cover. To determine if a handset is an eligible mobile handset device for the purposes of this Offer, please visit the Vodafone Care insurance portal at Vodafone Care.
Having insurance does not mean that you can take risks with your mobile device which you would not take if your mobile device was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

What you are covered for

Insurance cover worldwide for the mobile device connected to the Vodafone network and registered with us which must be owned by you in the event of:

- **Accidental damage**

Accidental damage is where an unforeseen event has caused the physical damage to your device which prevents it from working correctly
If your mobile device is accidentally damaged we will either repair or replace it.
Worldwide cover is for single trips outside of Ireland up to a maximum of 30 days
Replacements

1. Where we replace the mobile device the replacement may be a remanufactured (not brand new) device.
2. We will attempt to replace your device with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile devices.
3. If we cannot replace your device with one of the same make and model we will contact you to discuss alternative mobile devices of similar specification.

If you are unable to provide the damaged mobile device to support your claim for a damage incident, then this will be classified as a lost mobile device and not covered on this policy. Where we send you a replacement or repaired item, this will only be sent to an Irish address.

Credit to your Vodafone account for the inconvenience of being unable to access your services
We will provide you automatically with a credit to your account of €2 per day for the inconvenience of being unable to use the Vodafone network services whilst your mobile device is being repaired or replaced after a successful claim.
We will advise you at the point of claims how much credit will be applied to your account based on our expectation in being able to repair or replace your device.
If it takes longer than expected to repair or replace your device, you can claim an additional €2 per day for each full day you are unable to access the network up to a maximum value of €30. To claim any additional credit above the initial credit please contact the administrators on 0818 92 77 11 providing details on the time it has taken to complete your claim.

What you are NOT covered for

Excess - You need to pay a contribution of €75.00 every time you make a successful claim, this is the excess.

Not taking care of your mobile device - Taking care of your mobile device means:

- Following manufacturer instructions on the use of your device
- Not knowingly leaving the device out of sight where another person could damage your device
- Intentionally damaging your device

All these examples increase the risk of it being damaged and may result in your claim being declined. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.

More than 2 claims in a 12-month period - When we have settled the second claim then this policy will automatically cancel. For example, if you make your first claim on the 1st January, you are limited to only one more claim up until 1st January the following year. The policy will cancel on the date on which we settle your second claim.

What you are NOT covered for (continued)

Loss or theft of your mobile device - This policy provides insurance for accidental damage only. The loss or theft of your mobile device is not covered under any circumstances.

Cosmetic damage - We only cover damage if it stops the normal functioning of your mobile device. If it is just a scratch or dent, and your mobile device still works as expected, then we will not repair or replace it. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile device - We only cover the mobile device, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.

Other losses - We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile device.

Breakdown – Cover is provided where the physical damage to the device has been caused by an unforeseen event. If the failure of the device is just as a result of a fault (whether covered by a manufacturer warranty or not) which has developed over time, then this is not covered by this policy.

Modifications - If your mobile device has been modified in any way, we will only replace the mobile device, we do not cover the modifications that have been made. Modifications are anything that changes the way your mobile device looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile device from a network**.**

Accessories - Items which connect to your mobile device are not covered by this insurance policy (e.g. chargers, cases, SIM cards, memory cards, headphones etc.)

How to make a claim

Step One – Log your claim online at https://myinsurance-ie.care.vodafone.com or alternatively call us on 0818 92 77 11
Step Two – We will walk you through the simple claim process and tell you what information you will need to provide for us to assess your claim. You may be asked to complete a claim form or provide additional information in order to progress your claim. Failure to do so may result in your claim being delayed
Step Three – The excess will be added to your Vodafone network bill
Step Four - We will either repair your mobile device or send you a replacement.

What you need to know about the claims process

- If you are claiming for a damaged device and we need to provide you with a replacement, we will not be able to send you the replacement device until we have been able to confirm that any locking mechanism has been removed (e.g. Find My iPhone).
- If we are unable to replace your device with the same make and model, we will contact you to discuss an alternative claim settlement.
- Damaged mobile devices, parts and materials replaced by us shall become the property of the insurer.
- In some instances, we may arrange to deliver your replacement device at the same time as collecting your damaged device. If you return a device or item other than the insured device, we will either recover the replacement device, block the replacement handset to prevent it from being used and/or recover the cash value by adding this to your Vodafone network bill. The action taken will be at our sole discretion.

What if your claim is rejected?

If you're not happy with the claim decision, we want to hear from you as soon as possible. Please call us on 0818 92 77 11. Alternatively, you can email vodafone@ie.sedgwick.com or write to: Vodafone Insurance, Merrion Hall, Strand Road, Dublin 4, Ireland.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.
If false or inaccurate information is provided and fraud is identified then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details on to your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please call us on 0818 92 77 11 for details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of device you purchased. The monthly premium will be collected by Vodafone on behalf of the insurer Assurant Europe Insurance N.V. and is paid through your chosen payment method. The amount you pay for this insurance and your chosen payment method is confirmed on your welcome letter, by viewing your online bill at Vodafone.ie/mybill or through https://myinsurance-ie.care.vodafone.com

Duration of this Policy

This insurance has a 3-month minimum term beginning on the day you purchase the insurance. You can withdraw from this insurance within 14 days of receiving these terms and conditions without paying any extra fees or charges and the first month's premium will be refunded. Please refer to the "Cancelling your insurance" section of the Terms of Business for more information. After this 3-month minimum term this insurance policy will continue to run on a monthly basis until one of the following events happens:

- You contact us to cancel the insurance.
- You fail to pay the monthly premium.
- You cease to have a Vodafone airtime contract.
- The insurer cancels the insurance.
- In the event 2 successful claims are made in a continuous 12 month period.

Otherwise the insurer can cancel your insurance by giving you 30 days' written notice to your last known address or an email to the email address you provided.

Choice of law

Irish law applies to this policy and only the Irish Courts will have any jurisdiction in any dispute. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address, or email to the email address you provided. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Services Ombudsman, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Stamp Duty

Stamp Duty has been or will be paid to the Revenue Commissioners in accordance with the provisions entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

Statement as to Monies Payable

All payments which become due or payable shall be payable in Ireland.

Sanctions Clause

The insurer is not legally required to provide cover or any compensation under this insurance, if this would violate any sanction laws and regulations. The coverage and providing of any compensation will then be automatically suspended. As soon as this is permitted again under sanctions laws and regulations, the cover will be reactivated from the day on which the provision of cover is legally permitted again.

Vodafone Care Plus Insurance Terms and Conditions

This is your mobile device insurance policy for loss, theft & accidental damage. In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0818 92 77 11 (Mon-Fri 8am-6pm). This policy constitutes an agreement between you and the insurer, Assurant Europe Insurance N.V., The insurer has appointed Sedgwick to administer the policy. References to 'we/us/our' relates to Assurant Europe Insurance N.V., Sedgwick and Vodafone. No advice has been given about this insurance product.

Who is this cover designed for?

This policy is designed for people who have an eligible mobile device connected to the Vodafone network that is not already covered under another insurance policy and you want to cover the cost of repairing or replacing your mobile device against loss, theft and accidental damage. Successful claims are subject to an excess payment by you and you should take this into consideration when deciding if this policy is suitable for you.

You must be at least 18 years of age at the time you purchased this insurance and have a Vodafone airtime contract (i.e. a mobile voice/ data monthly subscription) in place throughout the duration of this policy. Vodafone is entitled to exclude certain devices from suitability for insurance cover. To determine if a handset is an eligible mobile handset device for the purposes of this Offer, please visit the Vodafone Care insurance portal at Vodafone Care. Having insurance does not mean that you can take risks with your mobile device which you would not take if your mobile device was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

What you are covered for

Insurance cover worldwide for the mobile device connected to the Vodafone network and registered with us which must be owned by you in the event of:

- **Loss**
- **Theft**
- **Accidental Damage**

If your mobile device is accidentally damaged, we will either repair or replace it. Accidental damage is where an unforeseen event has caused the physical damage to your device which prevents it from working correctly

If your mobile device is lost or stolen, we will replace it.

Worldwide cover is for single trips outside of Ireland up to a maximum of 30 days

Replacements

1. Where we replace the mobile device the replacement may be a remanufactured (not brand new) device.
2. We will attempt to replace your device with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile devices.
3. If we cannot replace your device with one of the same make and model, we will contact you to discuss alternative mobile devices of similar specification.

If you are unable to provide the damaged mobile device to support your claim for a damage incident, then this will be classified as a lost mobile device claim.

Where we send you a replacement or repaired item, this will only be sent to an Irish address.

Credit to your Vodafone account for the inconvenience of being unable to access your services

We will provide you automatically with a credit to your account of €2 per day for the inconvenience of being unable to use the Vodafone network services whilst your mobile device is being repaired or replaced after a successful claim.

We will advise you at the point of claims how much credit will be applied to your account based on our expectation in being able to repair or replace your device. If it takes longer than expected to repair or replace your device, you can claim an additional €2 per day for each full day you are unable to access the network up to a maximum value of €30. To claim any additional credit above the initial credit please contact the administrators on 0818 92 77 11 providing details on the time it has taken to complete your claim.

What you are NOT covered for

Excess - You need to pay a contribution every time you make a successful claim, this is the excess. The amount of the excess will vary depending on your device and how many claims you make in a 12-month period. The exact amount will be confirmed when you purchase your device, and can also be found through https://myinsurance-ie.care.vodafone.com

More than 2 claims in a 12-month period - When we have settled the second claim then this policy will automatically cancel. For example, if you make your first claim on the 1st January, you are limited to only one more claim up until 1st January the following year. The policy will cancel on the date on which we settle your second claim.

What you are NOT covered for (continued)

Not taking care of your mobile device - Taking care of your mobile device means:

- Not knowingly leaving your mobile device somewhere it is likely to be lost, stolen. Just think would you leave your wallet or purse there?
- If you need to leave your mobile device somewhere then we expect you to lock it away out of sight if possible. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place.
- Making reasonable enquiries to find your device if you think you have lost it.

If you knowingly leave your mobile device where others can see it, but you cannot, and your mobile device is then lost or stolen, we may not pay your claim. Some examples of previous declined claims include:

- in a cafe or pub, you leave your mobile device on the table when you go to the bar to pick up your drink instead of taking it with you.
- leaving your mobile device on display in your car or leaving your mobile device in the care of someone you don't know well.
- if you are at the gym and you leave your mobile device on a bench in the changing rooms rather than taking it with you or storing it in a locker.
- intentionally damaging your device.

All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.

Breakdown – Cover is provided where the physical damage to the device has been caused by an unforeseen event. If the failure of the device is just as a result of a fault (whether covered by a manufacturer warranty or not) which has developed over time, then this is not covered by this policy.

Cosmetic damage - We only cover damage if it stops the normal functioning of your mobile device. If it is just a scratch or dent, and your mobile device still works as expected, then we will not repair or replace it. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile device - We only cover the mobile device, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.

Unauthorised network charges (calls, data etc.) - You should report the loss or theft of your mobile device to Vodafone as soon as possible to limit unauthorised network charges (calls, data etc.) as this is not covered under this insurance.

Other losses - We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile device.

Modifications - If your mobile device has been modified in any way, we will only replace the mobile device, we do not cover the modifications that have been made. Modifications are anything that changes the way your mobile device looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile device from a network**.**

Accessories - Items which connect to your mobile device are not covered by this insurance policy (e.g. chargers, cases, SIM cards, memory cards, headphones etc.)

Actions you will need to take on the loss or theft of your mobile device

Tell Vodafone as soon as you can – It is important to block your device and SIM card with Vodafone Care as soon as possible to avoid any unauthorised network charges (calls, data etc.). You can do this by calling 1907 from a Vodafone mobile or 0818 22 55 88 from any other phone.

Tell the Gardaí or local police authority about any stolen mobile device as soon as you can and obtain a reference number - We will ask you to provide the reference number before we will pay any claim for theft. If you have difficulty reporting your incident to the Gardaí, please contact us and we can provide advice on what to do.

Report any loss or theft to the place you believe your mobile device has been lost or stolen from - Often mobile devices are handed in to the place they were found at. We expect you to report the loss or theft of your mobile device to the place you think it was lost or stolen from or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and actions you have taken to try to recover it.

How to make a claim

Please read the "Actions you will need to take on the loss or theft of your mobile device" section if relevant as we may need information from you in order to settle your claim.
Step One – Log your claim online at https://myinsurance-ie.care.vodafone.com or alternatively call us on 0818 92 77 11
Step Two – You will be guided through a simple claim process and advised what information you will need to provide for us to assess your claim.
You may be asked to complete a claim form or provide additional information in order to progress your claim. Failure to do so may result in your claim being delayed
Step Three – The excess will be added to your Vodafone bill
Step Four - We will either repair your mobile device or send you a replacement.
In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used.

What you need to know about the claims process

- If you are claiming for a damaged device and we need to provide you with a replacement, we will not be able to send you the replacement device until we have been able to confirm that any locking mechanism has been removed (e.g. Find My iPhone).
- If we are unable to replace your device with the same make and model, we will contact you to discuss alternative devices of similar specification
- If any lost or stolen devices are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately.
- Damaged mobile devices, parts and materials replaced by us shall become the property of the insurer.
- In some instances we may arrange to deliver your replacement device at the same time as collecting your damaged device. If you return a device or item other than the insured device we will either recover the replacement device, block the replacement handset to prevent it from being used and/or recover the cash value by adding this to your Vodafone network bill. The action taken will be at our sole discretion.

What if your claim is rejected?

If you're not happy with the claim decision, we want to hear from you as soon as possible. Please call us on 0818 92 77 11. Alternatively, you can email vodafone@ie.sedgwick.com or write to: Vodafone Insurance, Merrion Hall, Strand Road, Dublin 4, Ireland

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.
If false or inaccurate information is provided and fraud is identified, then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details on to your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0818 92 77 11 for details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of device you purchased. The monthly premium will be collected by Vodafone on behalf of the insurer Assurant Europe Insurance N.V. and is paid through your chosen payment method. The amount you pay for this insurance and your chosen payment method is confirmed on your welcome letter, by viewing your online bill at Vodafone.ie/mybill or through https://myinsurance-ie.care.vodafone.com

Duration of this Policy

This insurance has a 3-month minimum term beginning on the day you purchase the insurance. You can withdraw from this insurance within 14 days of receiving these terms and conditions without paying any extra fees or charges and the first month's premium will be refunded. Please refer to the "Cancelling your insurance" section of the Terms of Business for more information. After this 3-month minimum term this insurance policy will continue to run on a monthly basis until one of the following events happens:

- You contact us to cancel the insurance.
- You fail to pay the monthly premium.
- You cease to have a Vodafone airtime contract.
- The insurer cancels the insurance.
- In the event 2 successful claims are made in a continuous 12 month period.

Otherwise the insurer can cancel your insurance by giving you 30 days' written notice to your last known address or an email to the email address you provided.

Choice of law

Irish law applies to this policy and only the Irish Courts will have any jurisdiction in any dispute. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address, or email to the email address you provided. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Services Ombudsman, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Stamp Duty

Stamp Duty has been or will be paid to the Revenue Commissioners in accordance with the provisions entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

Statement as to Monies Payable

All payments which become due or payable shall be payable in Ireland.

Sanctions Clause

The insurer is not legally required to provide cover or any compensation under this insurance, if this would violate any sanction laws and regulations. The coverage and providing of any compensation will then be automatically suspended. As soon as this is permitted again under sanctions laws and regulations, the cover will be reactivated from the day on which the provision of cover is legally permitted again.

Vodafone Care Wearables Insurance Terms and Conditions

This is your mobile device insurance policy for accidental damage. In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0818 92 77 11. This policy constitutes an agreement between you and the insurer, Assurant Europe Insurance N.V. The insurer has appointed Sedgwick Ireland to administer the policy. References to 'we/us/our' relates to Assurant Europe Insurance N.V., Sedgwick Ireland and Vodafone. No advice has been given about this insurance product.

Who is this cover designed for?

This policy is designed for people who have an eligible mobile device connected to the Vodafone network that is not already covered under another insurance policy and you want to cover the cost of repairing or replacing your mobile device against loss, theft and accidental damage. Successful claims are subject to an excess payment by you and you should take this into consideration when deciding if this policy is suitable for you. You must be at least 18 years of age at the time you purchased this insurance and have a Vodafone airtime contract (i.e. a mobile voice/ data monthly subscription) in place throughout the duration of this policy. Vodafone is entitled to exclude certain devices from suitability for insurance cover. To determine if a handset is an eligible mobile handset device for the purposes of this Offer, please visit the Vodafone Care insurance portal at Vodafone Care. Having insurance does not mean that you can take risks with your mobile device which you would not take if your mobile device was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

What you are covered for

Insurance cover worldwide for the mobile device connected to the Vodafone Network and registered with us, which must be owned by you, in the event of:

- **Accidental damage**

Accidental damage is where an unforeseen event has caused the physical damage to your device which prevents it from working correctly.
If your mobile device is accidentally damaged, we will either repair or replace it. This insurance also covers the strap originally provided with the device at the time of purchase if it is damaged at the same time as the device itself.
Worldwide cover is for single trips outside of Ireland up to a maximum of 30 days.

Replacements

1. Where we replace the mobile device the replacement may be a remanufactured (not brand new) device.
2. We will attempt to replace your device with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile devices.
3. If we cannot replace your device with one of the same make, model and specification we will contact you to discuss alternative mobile devices of similar specification.

If you are unable to provide the damaged mobile device to support your claim for a damage incident, then this will be classified as a lost mobile device and not covered on this policy. Where we send you a replacement or repaired item, this will only be sent to an Irish address.

Credit to your Vodafone account for the inconvenience of being unable to access your services

We will provide you automatically with a credit to your account of €2 per day for the inconvenience of being unable to use the Vodafone network services whilst your mobile device is being repaired or replaced after a successful claim. We will advise you at the point of claim how much credit will be applied to your account based on our expectation in being able to repair or replace your device. If it takes longer than expected to repair or replace your device, you can claim an additional
€2 per day for each full day you are unable to access the network up to a maximum value of €30. To claim any additional credit above the initial credit please contact the administrators on 0818 92 77 11 providing details on the time it has taken to complete your claim.

What you are NOT covered for

Excess - You need to pay a contribution every time you make a successful claim, this is the excess. The amount of the excess will vary depending on your device. The exact amount will be confirmed when you purchase your device, and can also be found online at **https://n.vodafone.ie/insurance.html** and in the customer online area **https://myinsurance-ie.care.vodafone.com**.

Not taking care of your mobile device - Taking care of your mobile device means:

- Following manufacturer instructions on the use of your device
- Not knowingly leaving the device out of sight where another person could damage your device
- Not intentionally damaging your device

All of these examples increase the risk of it being damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

What you are NOT covered for (continued)

More than 2 claims in a 12 month period - When we have settled the second claim then this policy will automatically cancel. For example if you make your first claim on the 1st January, you are limited to only one more claim up until 1st January the following year. The policy will cancel on the date on which we settle your second claim.

Cosmetic damage - We only cover damage if it stops the normal functioning of your mobile device. If it is just a scratch or dent, and your mobile device still works as expected, then we will not repair or replace it. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile device - We only cover the mobile device, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.

Other losses - We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile device.

Loss or theft of your mobile device - This policy provides insurance for accidental damage only. The loss or theft of your mobile device is not covered under any circumstances.

Breakdown - Cover is provided where the physical damage to the device has been caused by an unforeseen event. If the failure of the device is just as a result of a fault (whether covered by a manufacturer warranty or not) which has developed over time then this is not covered by this policy.

Modifications - If your mobile device has been modified in any way we will only replace the mobile device, we do not cover the modifications that have been made. Modifications are anything that changes the way your mobile device looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile device from a network**.**

Accessories - Items which connect to your mobile device are not covered by this insurance policy (e.g. chargers, cases, SIM cards, memory cards, headphones, any additional straps purchased at any time etc.).

How to make a claim

Step One – Call us as soon as possible on 0818 92 77 11.
Step Two – We will walk you through the simple claim process and tell you what information you will need to provide for us to assess your claim.
You may be asked to complete a claim form or provide additional information in order to progress your claim. Failure to do so may result in your claim being delayed.
Step Three – Pay the excess, this will be added to your Vodafone network bill.
Step Four – We will either repair your mobile device or send you a replacement.

What you need to know about the claims process

- If you are claiming for a damaged device and we need to provide you with a replacement, we will not be able to send you the replacement device until we have been able to confirm that any locking mechanism has been removed (e.g. Find My iPhone).
- If we are unable to replace your device with the same make and model, we will contact you to discuss an alternative claim settlement.
- Damaged mobile devices, parts and materials replaced by us shall become the property of the insurer.
- In some instances we may arrange to deliver your replacement device at the same time as collecting your damaged device. If you return a device or item other than the insured device we will either recover the replacement device, block the replacement handset to prevent it from being used and/ or recover the cash value by adding this to your Vodafone network bill. The action taken will be at our sole discretion.

What if your claim is rejected?

If you're not happy with the claim decision, we want to hear from you as soon as possible. Please follow the complaints process.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.
If false or inaccurate information is provided and fraud is identified then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details on to your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please call us on 0818 92 77 11 for details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of device you purchased. The monthly premium will be collected by Vodafone on behalf of the insurer Assurant Europe Insurance N.V. and is added to your Vodafone network bill. The amount you pay for this insurance is confirmed on your welcome letter and also by viewing your online bill at Vodafone.ie/mybill

Duration of this Policy

This insurance has a 3-month minimum term beginning on the day you purchase the insurance. You can withdraw from this insurance within 14 days of receiving these terms and conditions without paying any extra fees or charges and the first month's premium will be refunded. Please refer to the "Cancelling your insurance" section of the Terms of Business for more information. After this 3-month minimum term this insurance policy will continue to run on a monthly basis until one of the following events happens:

- You contact us to cancel the insurance.
- You fail to pay the monthly premium.
- You cease to have a Vodafone airtime contract.
- The insurer cancels the insurance.
- In the event 2 successful claims are made in a continuous 12 month period.

Otherwise the insurer can cancel your insurance by giving you 30 days' written notice to your last known address or an email to the email address you provided.

Choice of law

Irish law applies to this policy and only the Irish Courts will have any jurisdiction in any dispute. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address, or email to the email address you provided. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Services Ombudsman, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Stamp Duty

Stamp Duty has been or will be paid to the Revenue Commissioners in accordance with the provisions entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

Statement as to Monies Payable

All payments which become due or payable shall be payable in Ireland.

Sanctions Clause

The insurer is not legally required to provide cover or any compensation under this insurance, if this would violate any sanction laws and regulations. The coverage and providing of any compensation will then be automatically suspended. As soon as this is permitted again under sanctions laws and regulations, the cover will be reactivated from the day on which the provision of cover is legally permitted again.

Terms of Business – effective from 19th May 2026

These are the Terms of Business of Assurant Europe Insurance N.V. trading as Assurant. This document is a requirement of the Central Bank of Ireland and is intended for your protection as a consumer. It is important that you read this document in full and that you contact us if there is anything that you do not understand or would like more information on.

Who we are:
This insurance is underwritten by Assurant Europe Insurance N.V. (an insurance undertaking which is part of the Assurant Inc. group of companies), with registered address at Paasheuvelweg 1, 1105 BE Amsterdam, The Netherlands, registered in the trade register of the Dutch Chamber of Commerce under number 72959320 and registered with the Dutch supervisor, De Nederlandsche Bank N.V. (Dutch Central Bank) under number R161237, operating in Ireland under the regime of Freedom of Services, registered with the Central Bank of Ireland.

Assurant Europe Insurance N.V. complies with the Central Bank of Ireland's conduct of business rules. These Codes offer protection to consumers and can be found on the Central Bank's website www.centralbank.ie.

What we do:
Assurant Europe Insurance N.V. is a non-life insurance undertaking which underwrites personal, business and commercial insurance products. When dealing directly with personal customers we underwrite general insurance products on a non-advisory information only basis.

How we charge:
The charge for our services is the premium (including, where applicable, a government levy). This premium, and any optional covers selected, are separately set out in your Policy Schedule/Renewal notice.

Remuneration:
Please be aware that Assurant or Vodafone staff members may receive payment in relation to the processing of your policy.

Conflicts of interest:
It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest is avoided as far as possible.

Default:
Non-payment of your premium or part thereof (including where you are using our Direct Debit option) or a breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled, in accordance with the terms set out in your policy.

Period of insurance:
The period of this contract of insurance is on an automatically renewing monthly basis with a 3-month minimum term.

Cancelling your insurance:
You have the right to withdraw from your insurance within 14 days from the day the insurance documentation is concluded or from the day on which you receive these terms and conditions, without giving any reason and without penalty.
If you exercise your right to withdrawal, the fee already paid for the first month will be refunded to you by Vodafone, unless you have made a successful claim. You can withdraw by calling 0818 927711 (Mon-Fri 8am-6pm) or by accessing your policy at https://myinsurance-ie.care.vodafone.com.
After the 14-day period you cannot cancel your insurance without paying the monthly premiums due for the 3-month minimum period. After this 3-month minimum period you can cancel at any time. No refund will be given for any unused period of insurance for the month in which you cancel. To cancel this insurance policy please contact Vodafone on 1907 from a Vodafone mobile or 1800 22 55 88 from any other phone. The insurer can cancel the insurance without notice if you do not pay the monthly premium when due or if you make a claim which we believe to be fraudulent.

Making an enquiry or complaint:
We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call 0818 92 77 11. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email vodafone@ie.sedgwick.com or write to: Vodafone Insurance, Merrion Hall, Strand Road, Dublin 4, Ireland

Please quote your mobile phone number in any correspondence.
Sedgwick Ireland handles all queries and complaints on behalf of the insurer. If you are not happy with our decision you can, within 6 years of the occurrence of the event which gives rise to your complaint, refer your complaint for an independent assessment to the Financial Services and Pensions Ombudsman. You can contact them at:

The Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Telephone: 01-567 7000 Web: https://www.fspo.ie/
Nothing in these terms, including referral to the Financial Services and Pensions Ombudsman affects your statutory rights.

Data Protection – How We Handle Your Personal Information:
Assurant Europe Insurance N.V. is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers in accordance with the General Data Protection Regulation and applicable Irish data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our obligations under the insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information in accordance with applicable data protection and security laws. When processing your information, we use service providers that process your personal data in accordance with contractual obligations in order to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are located outside the European Economic Area ("EEA"), and in certain cases we transfer your personal information outside of the EEA and take reasonable steps to ensure that your data is always protected.

You have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by contacting us at vodafone@ie.sedgwick.com Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law. You may send us a complaint or question concerning the processing of your personal information by calling us on 0818 92 77 11 or email vodafone@ie.sedgwick.com You may also lodge a complaint with your local data protection authority, which in Ireland is the Data Protection Commissioner, in the country where you live, work, or where you consider the problem has occurred.

You may access the Insurer's full privacy notice at any time by visiting http://aiz.link/vf/vodafoneprivacy.pdf