

MEETING YOUR DEMANDS AND NEEDS

Orange Care is made up of insurance and warranty. It is suitable for customers of Orange

- with an Orange approved phone registered on the Orange network,
- who take care of their phone, and
- who wish to insure themselves against the risk of loss, theft, damage and have a warranty against their phone developing a fault, subject to the Orange Care General Terms and Conditions.

Orange Care is not available on SIM only connections.

YOUR CALL

The purchase of Orange Care is not a requirement of purchasing your mobile phone. When it comes to mobile phone cover, Orange offers you information – not advice. Only you can decide whether Orange Care is right for you.

IMPORTANT INFORMATION ABOUT ORANGE CARE

The following summary does not contain the full terms of Orange Care which can be found in the Orange Care General Terms and Conditions.

Orange Care is part insurance, part warranty. The warranty is provided by Orange. The insurance is underwritten by Allianz Insurance plc, registered office numbers 84638: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Orange has an agreement with Allianz to sell Orange Care on their behalf, and this includes handling premium as their agent.

PERIOD OF INSURANCE

Your phone will be insured while you have a Pay Monthly Orange service plan which is inclusive of Orange Care; or you are a Pay Monthly Customer and have purchased Orange Care as an optional extra ("Optional Orange Care").

Your cover will start from the date stated on your Confirmation of Insurance Cover and (subject to any cancellation rights outlined below) **the minimum period of cover is four months**, after which Orange Care will continue from month to month until terminated in accordance with the Orange Care General Terms and Conditions, up to a maximum of 60 months.

IMPORTANT CONDITIONS

You must at all times:-

- Take reasonable care of the phone to prevent loss, theft or damage
- Make all reasonable efforts to try and recover the phone if it is lost or stolen
- Keep your Orange account paid up to date (Free or Inclusive Orange Care)
- Pay your premium (Optional Orange Care)

TOTAL PRICE OF OPTIONAL ORANGE CARE

£6 per month per phone including Insurance Premium Tax, not applicable to certain high value devices.

£12 per month per phone including Insurance Premium Tax, applicable to certain high value devices.

THE COVER

SIGNIFICANT FEATURES AND BENEFITS

Orange Care includes:

- Insurance providing for a replacement or repair of your handset, battery, travel charger and SIM card in the event of their loss, damage or theft whilst in the possession of an authorised user
- Warranty against defects in a phone caused by faulty materials or workmanship

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- Loss or theft from a public place is not covered if your phone is left unattended
- Loss or theft from temporary premises is not covered unless there is evidence of forcible entry or exit
- Theft from an unattended locked vehicle is not covered unless your phone is out of sight in a boot or glove compartment or similar
- **You are not covered for unauthorised calls**
- Warranty only applies to phones less than 36 months old

Orange Care covers claims which occur anywhere in the world.

Replacements will only be sent to your specified address in the UK

HOW TO MAKE A CLAIM

To make a claim call your Customer Service Number at the end of this leaflet. Your claim must be reported to Orange as soon as possible but in any event not more than 48 hours after you discover the loss theft or damage.

Theft or malicious damage must be reported to the police immediately but in any event within 48 hours of discovery of the occurrence.

You will need to provide Orange with the following information:

- The crime reference number for claims for theft or malicious damage
- Full details of how the theft or damage occurred
- Any other information and evidence as may reasonably be requested by Orange regarding the cause of the loss or damage.

Your claim will be handled fairly and promptly. In certain circumstances, particularly where there is a dispute over your claim, Orange may refer the matter to a Chartered Loss Adjuster for investigation and review.

OTHER COSTS

An administration fee of £15 may be charged for accepted claims. See your confirmation of Cover for details of charges applying to you.

WHAT IF I CHANGE MY MIND?

Consumers purchasing Orange Care through a distance method of sale, such as telephone or internet, can cancel Orange Care by contacting us using the contact details below within 14 days of the start of cover or receiving the policy document, whichever is the later. Provided they have not claimed they will receive a full refund of premium paid. These rights do not apply to consumers purchasing face to face or to business customers.

IF YOU HAVE A COMPLAINT

If you have a complaint regarding your insurance, this should be addressed to Orange using the contact details below. Orange will deal with complaints on behalf of the Insurer. Please have your Orange Account details ready to help deal with your enquiry speedily.

Orange will always acknowledge receipt of your complaint within five working days and do their best to resolve the problem within four weeks. If Orange cannot then Orange will let you know when an answer might be expected. If the matter remains unresolved at the end of eight weeks then Orange will provide you with details of the Financial Ombudsman Service or the appropriate alternative disputes resolution facility.

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

IS THE INSURER COVERED BY ANY COMPENSATION SCHEME?

If for any reason the insurers are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). For further information see www.fscs.org.uk or telephone 020 7892 7300.

IF YOU NEED TO CONTACT US

Call your CUSTOMER SERVICE NUMBER:

Type of customer	from your Orange phone call	from any other phone call
Consumers	150	07973 100 150
Small Business	345	07973 100 345
Business Services	158	07973 100 158

Or

Write to Product Insurance Orange PCS Ltd Senhouse Road Darlington DL1 4YG

APPLICABLE LAW

Unless we agree otherwise, all aspects of Orange Care are subject to English Law and the decision of English Courts.

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DATA PROTECTION

Any personal information provided by you may be held by Orange, LSG and the Insurer in relation to your insurance cover. It may be used by Orange's, LSG's or the Insurer's relevant staff in making a decision concerning your insurance and administering claims. Information may be passed to loss adjusters and reinsurers for these purposes. This may involve the transfer of your information to countries which do not have data protection laws. Under data protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge may be made for this service.



ABOUT ORANGE CARE