

General Terms and Conditions - Team Knowhow Mobile Complete

INSURANCE TERMS AND CONDITIONS

Team Knowhow Mobile Complete is the brand/product name for Carphone Warehouse Insurance and Expert Support protection plans. When you take out your Team Knowhow Mobile Complete product, you enter into two agreements: one with Aviva for your insurance policy and one with Carphone Warehouse for Team Knowhow Expert Support. If your insurance policy terminates or is cancelled, for any reason set out in these terms and conditions, the Expert Support agreement will automatically terminate at the same time.

INTRODUCTION

These are the terms and conditions of your Team Knowhow Mobile Complete Insurance. We, Aviva Insurance Limited, underwrite this policy. These terms and conditions give you full details of what is covered, what is not covered and the limits and conditions that apply.

Whilst Carphone Warehouse have chosen us to be the insurer of this policy, and we will remain liable to you under these terms and conditions, members of The Carphone Warehouse Group will help us administer your policy and deal with claims.

If you need to make any changes to your policy, make a claim or just have a question, please call Team Knowhow Support on 1800 806 200 or email mobile.complete@teamknowhow.ie. Please ensure you include your policy number on all correspondence.

THE CONTRACT OF INSURANCE

1. These terms and conditions and your certificate form the contract of insurance between you and us. Please read them and keep them safe.
2. In return for you paying your premiums, we will provide the cover shown in these terms and conditions for your device during the period of cover.
3. Our provision of cover under this policy is conditional upon you observing and fulfilling the terms, provisions and conditions set out in the contract of insurance.

POLICY DEFINITIONS

Some of the words and phrases in this policy have specific meanings. When the words and phrases are printed in bold, these specific meanings apply, rather than their usual, everyday meanings.

Accessories

Standard accessories which are supplied along with your device by the manufacturer and/or any case, charger, screen protector and/or memory card purchased from Carphone Warehouse to be used specifically with your device;

Breakdown

Failure of your device to operate due to an internal electrical or mechanical fault happening after the date the manufacturer's or Team Knowhow warranty expires;

Carphone Warehouse

The Carphone Warehouse Limited Ireland, a company registered in Ireland under company number 237397 with registered office at 39/40 Upper Mount Street, Dublin 2 and Head Office at Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9;

Certificate The Team Knowhow Mobile Complete Certificate issued by Team Knowhow on behalf of Aviva which forms part of your policy;

Damage

Accidental damage, including liquid and screen damage, caused by a sudden and unexpected event, or malicious damage caused by someone other than a user, that affects how the device works;

Device

The item covered by your policy as described on your certificate;

Incident

The single circumstance which causes a claim for damage, theft, loss or breakdown to be made under your policy;

Loss or Lost

The accidental loss of the device by the user;

Network provider

The company to which your device is connected and that you pay for network services;

Other relevant authority

Any authority with the jurisdiction to handle reports of lost or stolen property where the Gardai Síochána do not have jurisdiction;

Premium(s)

The sum(s) payable by you, for the cover provided under your policy, as set out in your certificate;

Unauthorised Use

Calls, data downloads, emails, internet usage, MMS messages and SMS messages made or sent following theft or loss of your device;

User

You or any person known to you who has been given your permission to use the device and who is using it at the time of the incident leading to a claim;

We, Us, Our, Aviva

Aviva Insurance Limited, a company registered in Scotland, registered number 2116 with registered office at Pitheavlis, Perth PH2 0NH and any agent we appoint. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

You, Your

ELIGIBILITY

To be eligible for Team Knowhow Mobile Complete Insurance, you must:

- a. be resident in The Republic of Ireland; and
- b. be aged 18 years or over.

In the case of a business, the registered office or principal place of business must be situated in The Republic of Ireland.

General Terms and Conditions - Team Knowhow Mobile Complete

COVER

Period of Cover

1. Cover for **damage**, theft and **loss** will begin on **your** policy start date, which is shown on **your certificate**. Cover for breakdown will begin when **your** manufacturer's or Team Knowhow warranty expires.
2. If **you** pay **your premium** annually, cover continues for a period of 12 months from the date **your** policy started. **You** will have the option to renew **your** policy on each anniversary of this date, subject to a maximum term of 5 years, unless it is cancelled by **you** or **us** before then.
3. If **you** pay **your premiums** monthly, **your** policy will continue on a monthly basis, for a maximum of 5 years, unless it is cancelled by **you** or **us** before then.
4. If **we** replace **your** phone, cover will continue on the same basis as prior to the replacement.

Device

1. **Your device** is insured against **damage**, theft, **loss** and **breakdown** whilst **your** policy is in force, subject to the terms and conditions of this policy.
2. Where **damage** or **breakdown** is covered, **we** will repair **your device**, unless where in **our** opinion it is beyond economical repair, in which case **we** will replace **your device**. Where theft or **loss** is covered **we** will replace **your device**. See the 'Claims' section for full details.

Accessories

1. **We** will replace **your accessories** if:
 - a. **we** replace **your** device and the **accessories** were damaged, stolen or **lost** in the same incident as the **device**; or
 - b. **we** replace **your device** with a different make or model and this means that **you** can no longer use **your** existing accessories.
2. **We** will replace **your accessories** up to a limit of €300 per claim.

What is Not Covered

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 claim for **damage** caused by general wear and tear;
4. Cosmetic damage such as dents, scratches or any other type of damage that does not affect how the **device** works;
5. Any claim for **breakdown** or **damage** due to:
 - a. failure to follow the manufacturer's instructions and/or installation guide;
 - b. non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or Trojan Horses;
 - c. use of accessories which are not approved by the manufacturer of the **device**;
 - d. faults in any external electrical supply/connection;
 - e. maintenance, repairs and/or any process of cleaning and/or restoring (unless **we** carried out the repair or restoration as a consequence of a claim which **you** made under this policy);
 - f. cosmetic enhancements, eg gold plating;
 - g. any issue that is covered under the manufacturer or Team Knowhow warranty;
6. Anything mentioned in the General Exclusions section.

Unauthorised Use

If **your device** is **lost** or stolen, and **your** claim for this **loss** or theft is accepted by **us**, **we** will cover the costs of any **unauthorised use** subject to a limit of €2,500. This limit includes any taxes or charges made by **your network provider**.

For **us** to pay any **unauthorised use** costs **you** must:

1. notify **your network provider** of the **loss** or theft within 24 hours of discovering it. (They will block **your** SIM card so it can no longer be used); and
2. provide **us** with:
 - a. an itemised bill from **your network provider** which clearly shows the **unauthorised use** and the costs incurred on **your** pay monthly contract. **We** may also request previous itemised bills from **you**; or
 - b. if **you** have a pay as you go arrangement, **you** must provide evidence from **your network provider** of the credit available at the time of the **loss** or theft, or proof of **your** most recent top ups.

Worldwide Cover

This policy provides the same level of cover wherever the **user** is in the world. If an **incident** occurs while the **user** is abroad, **we** will not repair or replace **your device** until the **user** returns to The Republic of Ireland.

EXCESS

We will not pay the first part of any claim for **damage**, theft or **loss**. This is known as the excess and **we** will collect it from **you** before replacing the **device**, or after repairing it. The excess for each successful claim is shown on **your certificate**. There is no excess to be paid on a claim for **breakdown**.

GENERAL EXCLUSIONS

These exclusions apply to the whole policy

This policy does not provide cover for:

1. Any **incident** that occurred before the start date of this policy;
2. Any claim resulting from a manufacturer's defect or recall of the **device**;
3. Any loss arising as a result of being unable to use the **device** or any loss that is not the direct result of the insured **incident** itself;
4. Any costs associated with cleaning, servicing, inspection or any adjustments of the **device**, intended by the manufacturer to be routinely carried out by **you** or anyone else and specified as being such in the manufacturer's instructions and/or installation guide;
5. Any claim if the **device** has been modified with technical enhancements or repaired by someone other than the manufacturer or one of its authorised repair agents. If the **device** has been modified cosmetically, the **device** will be covered but not the cosmetic enhancements;
6. Loss of stored information, including (but not limited to) any data, downloads, videos, music and applications;
7. Any cost relating to the recompilation and/or re-installation and/or retrieval of data;
8. Any claim where **you** are not a resident of The Republic of Ireland at the time the incident occurred;
9. Any **incident** caused by a government or other authority confiscating **your device**;
10. Any financial loss resulting from **your device** being used without **your** consent to access **your** bank account, mobile wallet or similar, and/or make purchases, unless the loss is specifically covered under the **Unauthorised Use** section;
11. 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:

General Terms and Conditions - Team Knowhow Mobile Complete

- 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:
Any action taken in controlling, preventing, suppressing or in any way relating to war or terrorism;
12. Any incident caused intentionally by you or any other user of your device.

GENERAL CONDITIONS

These conditions apply to the whole policy

1. The policy is not transferable to any other person.
2. Aviva and the user must adhere to the terms of the policy. If the user does not adhere to the terms of the policy you may not be covered.
3. The user must take reasonable care to protect your device and its accessories from being damaged stolen or lost.
4. The user must use and maintain your device and accessories in line with the manufacturer's instructions.
5. You must pay your premiums on time.
6. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, we are entitled to approach that insurer for a contribution towards the claim.

CLAIMS

Making a claim.

We settle all valid claims by replacing or repairing your device. You must follow the procedure shown below when making a claim. If you do not adhere to this procedure you may not be covered or the cover you receive may be limited.

1. You should make any claim as soon as possible.
2. If your device has been lost or stolen, you must report it to the Gardai Siochana or other relevant authority upon discovering such loss or theft and request a written or stamped confirmation before your claim is submitted. You will be required to provide this documentation to substantiate your claim. If the Gardai Siochana or other relevant authority cannot issue any documentation, please call us on 1800 806 200.
3. If your device has been lost or stolen you must report this to your network provider. Following a successful claim we will contact your network provider to ensure the device is blacklisted and reported as lost/stolen. To make a claim for unauthorised use, you must notify your network provider within 24 hours of discovering the loss or theft.
4. For damage and breakdown claims, if your device is security protected, you will need to remove this protection before we can process your claim e.g. Activation Lock on iPhones.
5. To submit a claim for damage or breakdown, please bring your device to a Carphone Warehouse store so that the device can be assessed and, where appropriate, replacement or repair can be arranged. Alternatively if you are unable to bring the device into store please call us on 1800 806 200. If the incident happens outside The Republic of Ireland, we will not be able to deal with your claim until the device is in The Republic of Ireland and available for assessment.
6. To submit a claim for theft or loss you can call into any Carphone Warehouse store, email mobile.complete@teamknowhow.ie or call 1800 806 200. You will need to provide your name, address, date of birth and the policy number shown on your certificate.
7. You may be required to provide information, documents, or receipts reasonably necessary to support and/or verify your claim.

Handling Claims

All claims are handled as follows:

We settle claims by providing you with a replacement device or repairing your device. Where we replace your device we will

1. attempt to provide you with the same make and model as your original device. If this is not possible, we will provide an alternative device determined by us, 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 device.
In the event that we're unable to source a suitable replacement, we will, at our sole discretion, make a settlement in cash based upon the cost of a like-for-like replacement.
2. Replacement devices are refurbished models which come with a Team Knowhow warranty provided by the Carphone Warehouse. The Team Knowhow warranty will match either the period of time you had left on your original device's manufacturer's warranty or 90 days, whichever is greater. Cover for breakdown under your insurance policy will resume when the Team Knowhow warranty expires.
3. We will try and ensure that you keep your existing telephone number, but if this is not possible because of the network provider or any other reason beyond our control, your replacement device will be connected to a new telephone number.
4. Replacement devices will not include any stored information you added to your original device, including (but not limited to) any data, downloads, videos, music or applications. This may also apply if your device is repaired.
5. Where we have replaced your device, the original device will become our property. Where a lost or stolen device is subsequently recovered, you may keep the replacement device we provided you with, but the recovered device must be returned to us. To arrange this please call us on 1800 806 200 or email mobile.complete@teamknowhow.ie.

CANCELLATION

Cancellation of Your Policy by You

1. If you cancel within the first 14 days you will receive a complete refund on 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 on 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 cancel your policy and pay premiums by Direct Debit, you will need to ask your bank to cancel this instruction.
4. You can cancel your policy by calling 1800 806 200 or by writing to us at Team Knowhow Support, The Carphone Warehouse, Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9; or email mobile.complete@teamknowhow.ie notifying us of your wish to cancel. Alternatively you can visit any Carphone Warehouse store where an expert will be happy to help you.
5. You must cancel your policy if you no longer wish to insure the device described on your certificate.
6. You must notify Team Knowhow Support of any change to the device to be insured. Please refer to the 'Changes We Need To Know About' section for full details.

General Terms and Conditions - Team Knowhow Mobile Complete

Cancellation of Your Policy by Us

1. If you pay your premiums monthly, you must pay your premiums on time (General Condition 5). If a premium is not paid on time, we will notify you of this, and if the payment is not received within 14 days, either by our second attempt to take the payment, or you making the payment by alternative means, your policy will be cancelled from the date the premium was due without the need for us to give any further notice to you. At our discretion, we may, following a request from you, allow this policy to resume where payment has been made after such a 14 day period, but we are under no obligation to do so.

2. We may also cancel this policy in the following circumstances:

- a. If you withhold information, give or use false information, or give incomplete information that we have requested during a claim, we may decline the claim and may cancel the policy immediately. This could result in you losing all entitlements and benefits under this policy and where your actions are deliberate or reckless you will not be entitled to a refund.
 - b. If you use your device to commit a crime or to allow any crime to take place, we will cancel it immediately with no refund of premium.
 - c. If you fail to tell us that you are no longer resident of The Republic of Ireland or no longer own the device shown on your certificate, in accordance with the 'Changes We Need To Know About' section, your policy will be cancelled with effect from the date that we became aware of such change and where a monthly premium is paid after this date, it will be refunded. If you pay your premium annually you will be entitled to a proportionate refund of the premium paid, calculated on the number of unexpired, whole months remaining on the policy.
 - d. We will monitor your claims during the life of your policy and if at any time we consider that the circumstances and number of claims submitted suggest that you are consistently failing to take reasonable care to protect your device from damage or loss (General Condition 3), we may cancel your policy by providing you with at least 1 month's written notice.
 - e. If we replace your device 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 device. If this happens we will cancel your policy by providing you with at least 1 month's notice. We will not collect any further premiums following such notice.
3. If we cancel your policy for the reasons mentioned above and you pay monthly premiums, you will not be entitled to any refund.

Except where it is stated otherwise, if we cancel your policy and you pay your premium annually you will be entitled to a proportionate refund of the premium paid, calculated on the number of unexpired, whole months remaining on the policy.

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.

CHANGES TO THIS AGREEMENT

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 the device;
- b. the device has been replaced under the manufacturer's warranty, in this case please provide us with proof of the replacement including new IMEI number, from the manufacturer;
- c. you are no longer a resident in the Republic of Ireland;
- 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 expectations 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, 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.

General Information

Choice of Law

The law of The Republic of Ireland will apply to the contract unless you and we agree otherwise.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Data Protection - Privacy Notice

Personal Information

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Carphone Warehouse Limited who are responsible for the sale and distribution of the product and any applicable reinsurers.

The insurer collects and uses personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD, United Kingdom.

General Terms and Conditions - Team Knowhow Mobile Complete

Personal information we collect and how we use it

The insurer will use **your** personal information:

- to provide **you** with insurance: **we** need this to decide if **we** can offer insurance to **you** and if so on what terms and also to administer **your** policy, handle any claims and manage any renewal
- to support legitimate interests that **we** have as a business: **we** need this to manage arrangements **we** have with reinsurers, for the detection and prevention of fraud and to help **us** better understand **our** customers and improve **our** customers engagement (this includes customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: **we** need this to meet compliance requirements with **our** regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example **we** may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about **you**, **we** may also use personal information about other people, for example family members **you** wish to insure on a policy. If **you** are providing information about another person **we** expect **you** to ensure that they know **you** are doing so and are content with their information being provided to **us**. **You** might find it helpful to show them this privacy notice and if they have any concerns please contact **us** in one of the ways described below.

The personal information **we** collect and use will include name, address, date of birth, contact and financial information. If a claim is made **we** will also collect personal information about the claim from **you** and any relevant third parties. **We** may also need to ask for details relating to the health or any unspent offences or criminal convictions of **you**. **We** recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, **we** will ask for consent to collect and use this information.

If **we** need **your** consent to use personal information, **we** will make this clear to **you** when **you** complete an application or submit a claim. If **you** give **us** consent to using personal information, **you** are free to withdraw this at any time by contacting **us** - refer to the "Contacting **us**" details below. Please note that if consent to use information is withdrawn **we** may not be able to continue to provide the policy or process claims and **we** may need to cancel the policy.

Of course, **you** don't have to provide **us** with any personal information, but if **you** don't provide the information **we** need **we** may not be able to proceed with **your** application or any claim **you** make.

Some of the information **we** collect as part of this application may be provided to **us** by a third party. This may include information already held about **you** within the Aviva group, including details from previous quotes and claims, information **we** obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the insurer has the necessary facts to assess **your** insurance risk, verify **your** identity, help prevent fraud and provide **you** with **our** best premium and payment options, the insurer may need to obtain information relating to **you** at quotation, renewal and in certain circumstances where policy amendments are requested. The insurer or their agents may:

- undertake checks against publicly available information (such as electoral roll, country court judgments, bankruptcy orders or repossessions. Similar checks may be made when assessing claims,

The identity of **our** Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether **we** can provide insurance to **you** and on what terms. In particular, **we** use an automated underwriting engine to process the personal information **you** provide as part of this application process. This will include information such as **your**, age, address and details of the device **you** wish to insure. The automated engine may validate the information **you** provide against other records **we** hold about **you** in **our** systems and third party databases, including public databases. **We** may also supplement the information **you** provide **us** with information from third parties (including Dixons Carphone) who can provide more information about **your** property. **We** do this to calculate the insurance risk and how much the cover will cost **you**. Without this information **we** are unable to provide a price that is relevant to **your** individual circumstances and needs. **We** regularly check the way **our** underwriting engine works to ensure **we** are being fair to **our** customers. After the automatic decision has been made, **you** have the right to speak to someone who may review the decision and provide a more detailed explanation. If **you** wish to invoke this right please contact **us** at dataprt@aviva.com.

How we share your personal information with others

We may share **your** personal information:

- with the Aviva group, **our** agents and third parties who provide services to **us** and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help **us** administer **our** products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if **we** are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to **Aviva** and for each other. Reinsurers will use **your** data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep **your** data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations **we** share information with may be located outside of the European Economic Area ("EEA"). **We** will always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect **your** privacy rights. For more information on this please see **our** Privacy Policy or contact **us**.

General Terms and Conditions - Team Knowhow Mobile Complete

How long we keep your personal information for

We will keep your information for as long as you are a customer. We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us - refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH, United Kingdom.

Or contact Carphone Warehouse Limited by either emailing them at mobile.complete@teamknowhow.ie or write to them at Team Knowhow, Dixons Carphone, 3rd Floor Business Suite, Omni Park Centre, Dublin 9, D09 VH52. If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Telephone Call Recording and Charges

1. For our joint protection telephone calls may be recorded and/or monitored.
2. Calls to our 1800 numbers are free from both fixed and mobile lines.

Complaints:

We aim to give excellent service to all our customers but we recognise that sometimes things can go wrong. If you are not happy with any aspect of the handling of your insurance and you wish to make a formal complaint then you can contact us by calling 1800 806 200, by emailing mobile.complete@teamknowhow.ie, or by letter addressed to Team Knowhow Support, The Carphone Warehouse, Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9. You must always make sure to quote your name and address and the policy number shown on your certificate of insurance. We will do our best to resolve the complaint straight away; however, if this is not possible we will send a written acknowledgement to you within five working days. We will then investigate the complaint and respond as quickly as possible, providing a full written response. If, having reached the end of our internal complaints procedure you feel the complaint has not been resolved you can contact the Financial Services Ombudsman Bureau by calling +353 1 662 0899 (national call rate) or, 1890 88 20 90 (charged per minute, normally at local call rates for fixed line providers. Rates from mobile phones may vary), online at www.financialombudsman.ie, or by writing to The Financial Services Ombudsman Bureau, 3rd Floor Lincoln Court, Lincoln Place, Dublin 2 for all sales related complaints. For claim related complaints you must contact The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom, telephone +44 20 79640500, www.financial-ombudsman.org.uk. (Please check with your network provider for call charges)

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, or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, United Kingdom.