

Insurance
and expert
support



Protect it



Mobile Complete

Theft, Loss, Damage & Breakdown insurance
and Expert Support for your new phone.



Team Knowhow

Help with all life's kit™

Say hello to Team Knowhow

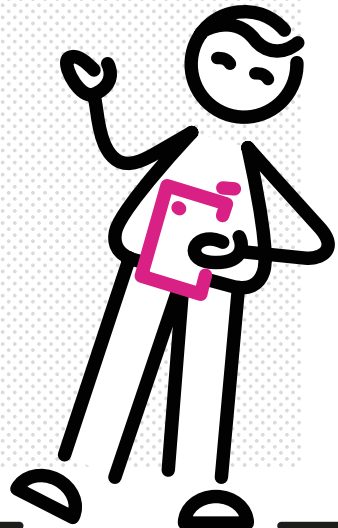
We're your local experts on-call
to help with all life's kit.

**Our insurance will
protect your phone
against the worst**



Independently rated 5 star

Team Knowhow Mobile Complete has a 5 Star Rating from Defaqto, the independent researcher of financial products. This means we offer one of the highest quality offerings in the market.



Protecting your new mobile

Say hello to Team Knowhow Mobile Complete, giving you Insurance and Expert Support for your new phone. There's no need to worry if it's damaged, lost or stolen. We'll sort everything out for you and have you back up and running in no time.

Our promises

1. A simple and easy claims process

We aim to make claims decisions quickly without the need for paperwork

2. Replacement mobile phone delivered the next working day

To get you back up and running quickly, we replace and deliver 9 out of 10 mobile phones the next working day. This is following acceptance of your claim and payment of your excess before 5pm

3. Expert Support 24/7, 365 days a year

We're here around the clock to provide help and Expert Support

4. Cloud Manager app

To help you get the most out of your new mobile, we've put together an exclusive app to help you manage your files and photos

Mobile Complete protection plan

Mobile Complete covers your phone against damage, breakdown, theft and accidental loss, both for the phone itself, and for the accessories worth up to £300.

We also provide 24/7 Expert Support to help with all your technical queries and issues.

Team Knowhow Mobile Complete	
Insurance	Mobile Complete
Replacement Period – Next working day or better (Next working day replacement upon acceptance of claim and payment of excess before 5pm)*	✓
Damage	✓
Breakdown (outside of warranty)	✓
Theft	✓
Loss	✓
Accessories	£300
Worldwide cover	✓
Expert Support	
Telephone support	✓
Remote assistance. Compatibility and functions are dependent on operating system, mobile and connection.	✓

* Working days are Monday to Friday excluding bank holidays

Cloud Manager app

To help you protect your valuable files and data, your protection plan comes complete with an app that makes cloud back-up and storage easier than ever.

Pricing

Your premium band and excess amounts are based on which band your phone falls into. These bands are based on the type of phone you have.

Product category	Band	Monthly premium	Annual premium	Excess
Team Knowhow Mobile Complete	1	-	£14.99	£10
	2	£4.99	£24.99	£20
	3	£6.99	£39.99	£30
	4	£7.99	£69.99	£30
	5	£8.99	£99.99	£40
	6	£9.99	£109.99	£50
	7	£11.99	£129.99	£50
	8	£12.99	£149.99	£60
	9	£13.99	£159.99	£60
	10	£14.99	£169.99	£60
	11	£15.99	£179.99	£60

Ask us about multi insurance discount

Ask us about policy discounts that may be available to you when you purchase two or more Mobile Complete protection plans at the same time.

Simply call one of our experts on **0800 049 0221**
or **+44 1133 181 518** if calling from abroad.

Key areas we cover

Once you take out Team Knowhow Mobile Complete insurance policy and Expert Support you're covered for all sorts of useful things.

- ✔ Damage to your phone, including liquid damage, that affects how the phone works
- ✔ Theft
- ✔ Loss
- ✔ Breakdown of your phone after the manufacturer's or Team Knowhow 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 Support and advice over the phone to help with set up, customisation and sync, consultation, data transfer and troubleshooting
- ✔ Expert Support also in store at over 100 locations nationwide. Visit our Team Knowhow website to find a Service Centre near you
- ✔ Remote assistance - our experts can link to your smartphone to fix problems. Compatibility and functions are dependent on operating system, mobile and connection.

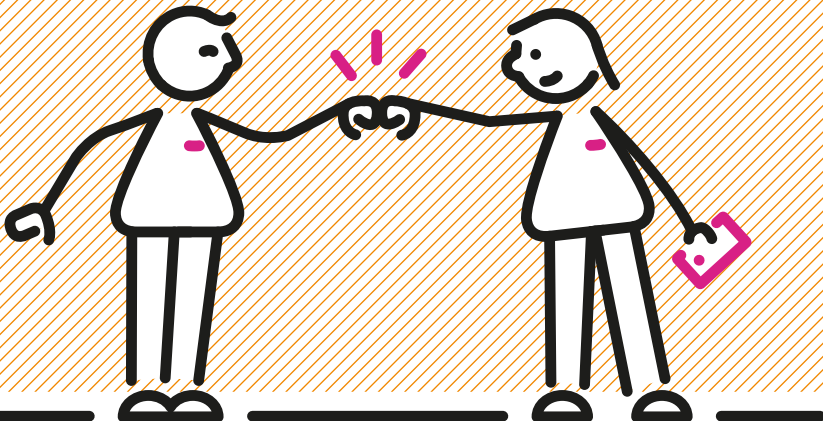
However, there are some exceptions, so please refer to the page opposite and the full terms and conditions on pages 12-16 for further information.

Key areas we do not cover

Please see below for what's not included in your Team Knowhow Mobile Complete insurance policy.

- ✘ 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 12-16 for full details.



Cloud Manager

To help you get the most out of your new mobile, we've put together an exclusive app to help you manage your files and photos.












Cloud Manager enables you to combine a number of different cloud storage drives - including Google Drive, Dropbox and OneDrive into one convenient app.

This gives you plenty of storage space for all your photos and files, which can be accessed from a range of gadgets. And if your mobile is lost or stolen, all your data will be available remotely and can be accessed via your tablet or mobile.

As soon as you've taken out your Mobile Complete policy, we'll send you a link to install the app. If you need any assistance, give us a call on **0800 049 0221** or **+44 1133 181 518** if calling from abroad.



Getting support

	Visit Find your nearest Carphone Warehouse at www.carphonewarehouse.com/storelocator	Call To speak to us, call us on 0800 049 0221 or +44 1133 181 518 if calling from abroad. Lines are open 8am -8pm Monday to Friday, 9am-6pm on Saturday and 10am - 5pm on Sunday	Online Visit us online at www.teamknowhow.com/insurance/contact
Theft & Loss 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.			
Damage Team Knowhow are here to assess the level of damage to your phone.			
Breakdown Break down cover only applies if the manufacturer's or Team Knowhow warranty has expired.			
24/7 Expert Support Visit selected stores or call us day or night	Over 100 locations nationwide		

Keep in Touch

To make sure you have the cover you need, please let us know if you change or sell your phone, if you change your address or bank details, or if you no longer require cover. Full information on changes we need to know about and cancelling your policy can be found on page 14.

If you decide you'd like to end your policy, please contact us, and one of our experts will be happy to help you.

Helpful information at a glance

The full terms and conditions for your insurance policy can be found on pages 12-16 of this booklet. For Expert Support terms and conditions, please refer to pages 17-18. Remember you have 30 days from purchasing your new phone from Carphone Warehouse in which to take out a Team Knowhow Mobile Complete protection plan.

Name of insurer

Aviva Insurance Limited underwrites your insurance policy. When you take out Team Knowhow Mobile Complete, you enter into two agreements: one with Aviva for your insurance and one with Carphone Warehouse for Team Knowhow Expert Support. If one of these agreements is terminated, the other will be terminated automatically.

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 Team Knowhow warranty has expired.

You may choose to pay your premiums either annually or by monthly premiums. 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.

Where we provide you with a replacement phone as per the making a claim section (page 13), 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 any Carphone Warehouse store – you'll find the nearest one to you at www.carphonewarehouse.com/storelocator.

Alternatively, phone the UK call centre on **0800 049 0221** or **+44 1133 181 518** if calling from abroad*, between 8am-8pm Monday to Friday, 9am-6pm on Saturday and 10am-5pm on Sunday for help with your claim.

Canceling 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, including refunds, see page 14.

Making a complaint

If you are unhappy with any aspect of the handling of your insurance, in the first instance please call **0800 049 0221** or **+44 1133 181 518** if calling from abroad*. Alternatively, please contact us either via the Team Knowhow website at **www.TeamKnowhow.com/insurance/contact** or in writing addressed to Team Knowhow, 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 16.

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 049 0221**.

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 16.

* Calls to 0800 numbers 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.

Insurance Terms & Conditions

Team Knowhow Mobile Complete

When you take out your Team Knowhow Mobile product you enter into two agreements: one with Aviva for your insurance policy and one with Carphone Warehouse for Team Knowhow Expert Support. If one of these agreements is terminated, the other will be terminated automatically. Where cancellation periods shown in the Insurance terms and conditions differ from the cancellation period shown in the Expert Support terms and conditions, the longer period of cancellation shall apply.

Your Insurance Policy

These are the terms and conditions of your Team Knowhow 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.

Excess

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

Contract of Insurance

These terms and conditions and your Team Knowhow 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 Mobile Complete certificate, providing you remain the owner or the lessee under a Carphone Warehouse Flexible Leasing contract, and anyone using the phone complies with these terms and conditions.

Eligibility

To be eligible for Team Knowhow insurance you, the person named on the certificate, must be:

- a. resident in the UK; and
- b. aged 16 years or over

Period of cover

Cover begins on the start date shown on your Mobile Complete 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 Flexible Leasing contract ends, as your Team Knowhow 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.

If at our discretion we settle your claim in cash, we will not be able to continue cover for a replacement device purchased by you, and the policy will be cancelled with effect from the date of the incident which gave rise to the claim.

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 Team Knowhow 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 The 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 Team Knowhow Warranty provided by The Carphone Warehouse.

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 Mobile Complete certificate.
5. Any breakdown that is covered by the manufacturer's or Team Knowhow 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 049 0221**. 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.TeamKnowhow.com/insurance/contact or call **0800 049 0221**. 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 about charges you may incur.
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 049 0221**.
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 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 phone. 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.
8. Replacement phones will not include any stored information you added to your original phone, including (but not limited to) any data, downloads, videos, music or applications. This may also apply if your phone is repaired.
9. Our replacement phones 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 phone's manufacturer's warranty or 12 months, whichever is greater. Cover for breakdown under your insurance policy will resume when the Team Knowhow warranty expires. For further information about the Team Knowhow warranty including how to make a claim on the warranty, please see the Expert Support terms and conditions.
10. You may be required to provide information, documents or receipts reasonably necessary to support and/or verify your claim.
11. 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.
12. 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.

Changes to your policy

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.

labelling 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 049 0221** or by writing to us at Team Knowhow, PO Box 358, Southampton SO30 2RJ, or online at **www.teamknowhow.com/insurance/contact**. Alternatively you can visit any Carphone Warehouse store where one of our experts 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 notify you in writing.
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

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

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 0800 telephone numbers are free of charge from any UK line, including a mobile. The costs of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

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 Team Knowhow 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.

If you do not wish to receive marketing information, please write to Team Knowhow at PO Box 358, Southampton SO30 2RJ.

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

Team Knowhow insurance 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.

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 (Monday to Friday, excluding Bank Holidays) 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 049 0221**, or in writing either via the Team Knowhow website at **www.TeamKnowhow.com/insurance/contact** or by letter addressed to Team Knowhow, 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** or **0300 123 9123**.

Or simply log on to their website at **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**, or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Expert Support Terms & Conditions

IMPORTANT DOCUMENTATION - PLEASE KEEP THIS AGREEMENT IN A SAFE PLACE

These 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.

Expert Support includes:

24/7 Freephone support for Mobile Phones.

Remote access to your device so a Team Knowhow expert can diagnose the problem and either resolve the problem or provide advice on how to do so.

If you need to speak to your Expert Support call us on 0800 049 0221.

Remote Services

A broadband Internet connection is required to perform the remote service.

A broadband Internet connection is required to perform the remote service.

Whilst our Team Knowhow experts will use reasonable skill and care to resolve the problems you have referred to us, in an event where we may not be able to correct your problem using our remote support service, we will discuss alternative resolution methods.

Software Licences

Any software patches, upgrades or fixes applied to your system by our experts during the remote service, are licensed to you, by us or the relevant third party licensors for your own personal and non-commercial use only, unless otherwise stated. The licensor retains all copyright and other intellectual property rights on such software.

Sensitive Information

To allow us to perform the services you must permit us with access to the files held on your device, however, we will not access or read any of the following:

1. My Document Folder
2. Your Internet History
3. Your recent documents list, or,
4. Your Internet Cache.

Any personal information held on your device which is accessed or read by our Team Knowhow experts will be kept strictly confidential.

If whilst performing the service our experts are exposed to any illegal material, it is our civic and legal responsibility to report such findings to the appropriate authorities. Any disclosure under these circumstances will not be a breach of our confidentiality.

What's not included:

- Remote access for business customers
- File servers including operating systems
- Domain and active directory based networks
- File private network (VPN) and wide area networks (WAN)
- Multisubnet networks
- Complex firewall configurations

- Corporate infrastructure hardware

- Accounting Software

Important Information

Expert Support has no usage limit; however, we do operate a fair usage policy. We reserve the right to raise additional charges if we believe the service is being used for business purposes or if we believe you are failing to take the appropriate steps to safeguard your system.

Freephone number is available from all BT landlines only.

We cannot be responsible or liable to you in relation to any service regarding:

- Loss or corruption of data or records.
- Any failure by you to follow our reasonable advice, recommendations or instructions.
- You must take all reasonable precautions to protect your product from damage caused by viruses. To prevent such damage we strongly recommend that you keep all operating systems and anti-virus software up to date.
- Any loss that is not reasonably foreseeable.

Unless agreed differently with you in writing the language of this Expert Support Agreement and all communications relating to it will be in English and all aspects of the Expert Support Agreement, including negotiation and performance, are subject to English Law and the decisions of English Courts.

To perform this Expert Support service, we will require your address, email address and a contact telephone number which can accept incoming calls.

If your software is or appears to be unlicensed we cannot provide the Expert Support service.

We will use our best efforts to minimise disruption to your system, however, we cannot be responsible for any unforeseen consequences of our services.

How to contact us

Just ask: Any of our staff in store

Just call: **0800 049 0221** for Customer Service or Expert Support

Just visit: **www.TeamKnowhow.com/insurance/contact**

Just write:

Team Knowhow Customer Services
PO Box 358
Southampton
SO30 2PJ
England.

If you require Expert Support literature in an alternative format such as Braille, audio cassette or large print, please contact Expert Support Customer Services on **0800 049 0221**.

Team Knowhow Warranty

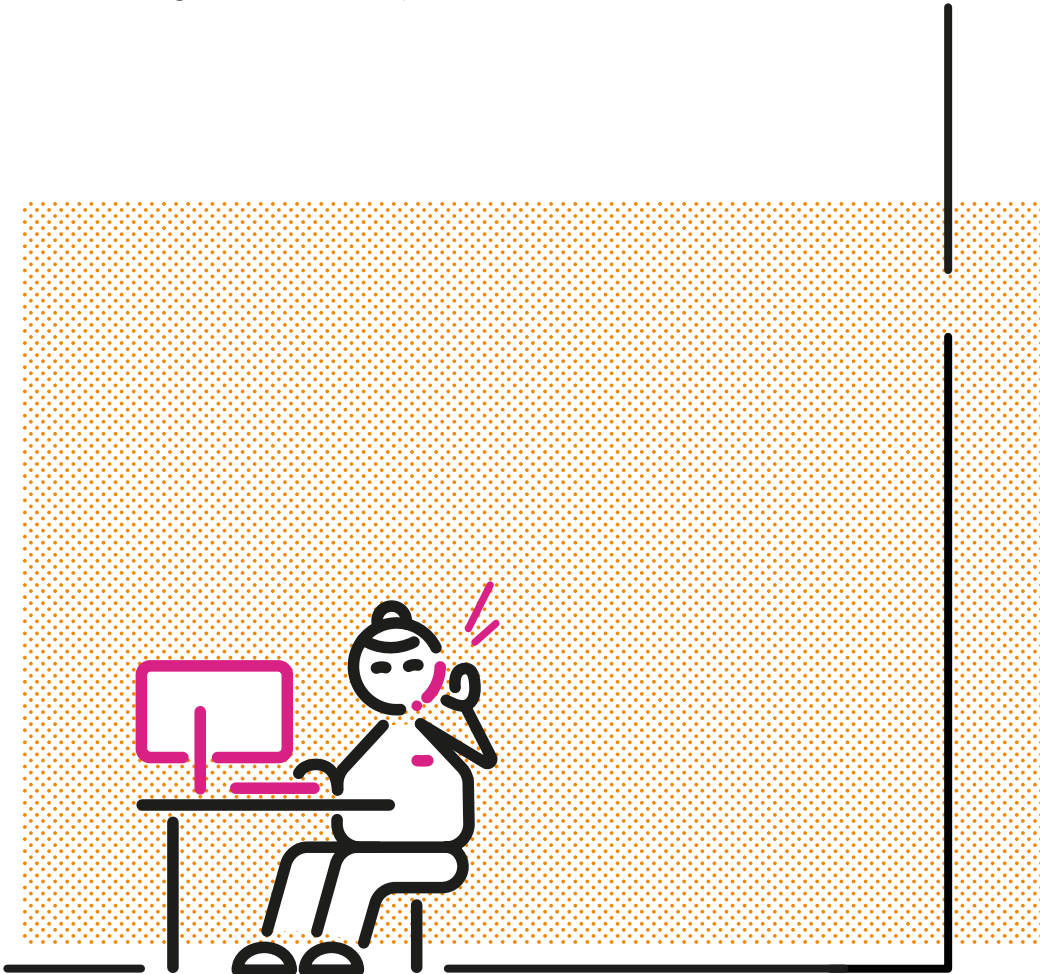
Where a replacement phone is provided following a successful insurance claim, the replacement phone will come with a Team Knowhow warranty. The Team Knowhow warranty will match either the period of time you had left on your original phone's manufacturer's warranty or 12 months, whichever is greater. In the unlikely event that the replacement phone you receive breaks down within this warranty period, Team Knowhow will repair the phone under the warranty. To make a claim for a Team Knowhow warranty please bring your phone to a Carphone Warehouse store.

To find your nearest Carphone Warehouse visit us at **www.carphonewarehouse.com/storelocator**.

Protection from fraud

Team Knowhow takes your protection seriously. Unfortunately, there are some unscrupulous companies that try to use our name to sell bogus insurance.

We'll 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, give us a call on **0800 049 0221** or **+44 1133 181 518** if calling from abroad. We'll tell you how to report the caller to the Trading Standards Authority.



Get in touch for help and support



Visit

Find your nearest Carphone Warehouse at www.carphonewarehouse.com/storelocator



Call

To speak to us about your policy or to make a theft & loss claim call us on **0800 049 0221** or **+44 1133 181 518** if calling from abroad. Lines are open 8am-8pm Monday to Friday, 9am-6pm on Saturday and 10am-5pm on Sunday.

24/7 Expert Support

Call us day or night on **0800 049 0221** or **+44 1133 181 518** if calling from abroad.



Online

Go online to: www.TeamKnowhow.com/insurance/contact



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Carphone Warehouse



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Team Knowhow.



Team Knowhow Mobile Complete 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 Expert Support provided by Team Knowhow which is a trading name of CPW.

Calls to 0800 numbers 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.

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