This is to certify that in return for the premium you have paid and subject to the Terms and Conditions of this policy, Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG agree to meet the type of claims set out above under ‘What is Covered’ that are made by the insured for the products occurring during the period of cover.

Your policy does not cover every eventuality. Please read the Terms and Conditions carefully for full details of what is covered, what is not covered and how to make a claim. This document contains all the Terms and Conditions that apply to this policy. If you have existing policies that give the same cover elsewhere, you will need to consider whether you may be paying for duplicate cover.

HOW TO CLAIM: Register your claim online at www.deviceprotection.co.uk/castelan/ or call 0333 015 1183

Product(s) covered:

Delivery Date/Inception Date:

Expiry Date:

Product:

Warranty Price:

Policy Excess:

IMPORTANT: We realise that you may not receive your product for several days after placing your order. If the actual delivery date of your product differs to that shown on this Certificate of Insurance, please notify the administrator at the point of claim or by emailing mypolicy@castelangroup.com quoting your Certificate Number and the actual delivery date of your product.

DEMANDS AND NEEDS: This insurance meets the demands and needs of those who wish to insure their mobile phone device against accidental damage to the screen causing loss of function or breakage for the period of cover.
1. INTRODUCTION

Very Protect – Screen insurance for accidental damage is arranged by Shop Direct Finance Company Limited, administered by Castelan Limited and underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Shop Direct Finance Company Limited is registered in England and Wales under Company No. 4660974, with its registered office address at Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL. Shop Direct Finance Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 572287).

Castelan Limited is registered in England and Wales under Company No. 7637133, with its registered office address at Alpha House, Sunnyside Road North, Westonsuper-Mare, North Somerset, BS23 3QY. Castelan Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 572287).

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Direct Insurance Group Plc, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080).

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (Firm Reference No. 454140).

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

The authorisation details of each firm can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling 0800 111 6768.

HOW TO CLAIM: Register your claim online at www.deviceprotection.co.uk/castelan/ or, for additional support, call the administrator on 0333 015 1183 as soon as possible, but no longer than 28 days after noticing the damage.

In order to raise your claim you will need to have your product’s IMEI number (to identify your product) and a valid credit or debit card (to authorise the claim excess). For further details about how and when your claim excess will be collected and where to find your IMEI number, please see section 7 ‘Claims Process’.

2. DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold:

Accidental damage: The unintentional, non-deliberate and unforeseen breakage or destruction of the product’s screen causing loss of function or breakage, not otherwise excluded under this policy.

Administrator: Castelan Limited, appointed to administer this policy on behalf of the insurer.

Claim excess: The pre-agreed amount, shown on the front of your Certificate of Insurance that you shall contribute towards the cost of each accepted claim before the insurer settles your claim.

Data Controller: The insurer and the administrator, who each determine the purposes and means of processing your personal data.

Evidence of ownership: The original purchase receipt/order confirmation which includes the details of the product, which provides proof that you own the product.

Insured, you, your: The person or persons whose name and address is detailed under the ‘Insured’ section on your Certificate of Insurance.

Insurer, our, us, we: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Period of cover: the period starting on the ‘Inception Date’ and ending on the ‘Expiry Date’ on your Certificate of Insurance.

Please read this document carefully as there are conditions and exclusions which limit your cover and we do not wish you to discover after an incident has occurred that you are not insured. If you have any queries, please email the administrator at mobilephones@castelangroup.com or call the administrator on 0333 015 1183.

You and your family must take all reasonable precautions to safeguard the product and to avoid damage to it. This includes, but is not limited to, ensuring that the product is maintained in accordance with the manufacturer's instructions. If you fail to do so any claim you make may be rejected by the administrator.
Product(s): The item(s) detailed under the ‘Product(s) Covered’ section on your Certificate of Insurance.

Screen: The display module of the mobile phone comprising glass, touchscreen, LCD panel, display electronics and fingerprint sensor when it is an integral component of the screen.

UK: The United Kingdom of Great Britain and Northern Ireland (excluding Isle of Man and the Channel Islands).

Wear and tear: The gradual deterioration associated with normal use and age of the product.

3. WHO IS COVERED

You are eligible to take out this policy if you meet all of the following criteria:

• you are 18 or older at the date of purchase;
• you are resident in the UK; and
• you purchased your product from the retailer Shop Direct Home Shopping Limited, trading as Very.

4. WHAT IS COVERED

At our discretion, where appropriate, and upon receipt of your claim excess, we will repair your screen in the event that accidental damage to the screen has occurred and prevents it from operating normally.

The below examples are provided as a guide to the coverage this policy provides and is not a comprehensive list of cover.

Examples of claims this policy provides cover for include:

- the product is dropped onto the floor causing the screen to crack; and/or
- the product is dropped onto the floor causing screen failure.

Examples of claims this policy does not provide cover for include:

- the product is dropped onto the floor and causes scratching to the screen; and/or
- the product is dropped onto the floor and prevents the volume buttons from working.

IMPORTANT:

- Accidental damage to areas of the product other than the screen are not covered by this policy. See section 7 ‘Claims Process’ for further information.
- Worldwide Cover – this policy covers repair whilst the product is outside of the UK for a period of not more than 30 days during the period of cover. We can only arrange a repair of your product when you return to the UK.
- This policy provides cover for unlimited repairs during the period of cover, however it terminates as soon as alternative settlement has been provided to you.
- The insurer’s maximum liability in any one claim is the cost of the repair to your product’s screen.

5. WHAT IS NOT COVERED

Any claim for or resulting from the following will not be covered:

(a) Damage caused deliberately by you or any person.
(b) Any damage resulting from wear and tear.
(c) Any damage resulting from neglect, abuse, or misuse of the product.
(d) The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product.
(e) Breakdown in products manufactured with a defective design or specification and subject to a manufacturer recall.
(f) Breakdown or faults with the product for any reason other than those caused by accidental damage resulting in failure of the screen.
(g) Accidental damage to areas of the product other than the screen.
(h) Loss or theft of the product.
(i) Failure to follow the manufacturer’s instructions, which includes damage caused by not routinely maintaining the product (which includes updating software and firmware) or using non-approved accessories.
(j) Damage to the product when the product is in the possession of someone who is not a member of your immediate family.
(k) Cosmetic scratching, denting or marking of the screen, which affects the appearance of the screen but does not affect its performance or functionality in any way.
(l) Repairs that have not been authorised by the administrator including any repairs carried out outside the UK.
(m) Costs, expenses or any other financial loss other than the cost we agree for repairing or replacing the product; such as loss of earnings, monthly...
tariffs, subscriptions, unauthorised app downloads and in-app purchases and unauthorised use of mobile payment facilities.

(n) Damage not consistent with the original claim or misrepresentation of an occurrence.

(o) Damage to parts of the product other than the components that comprise the screen.

(p) Content stored on, or accessible via, the product, such as images, data, games, music, apps, logos and downloads.

(q) Phone cases, screen protectors and any other accessories.

(r) Where you cannot provide evidence of ownership.

(s) Modifications or cosmetic enhancements which you have made to your handset such as plating or embellishment with precious stones or using non-approved accessories.

(t) Any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.

(u) War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

(v) Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.

(w) Radiation: Any direct or indirect consequence of irradiation or contamination by nuclear material or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

(x) Electronic Data: Any consequence of, howsoever caused, including, but not limited to, a computer virus resulting in electronic data being lost, destroyed, distorted, altered or otherwise corrupted. For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form usable data for communications, interpretations or processing, by electronic or electromechanical data processing, or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such hardware. For the purposes of this policy, computer virus shall mean a set of corrupting, harmful or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, that multiply themselves through a computer system or network of whatsoever nature.

6. PERIOD OF COVER

Your policy will start as follows:

- where you have purchased this policy at the same time as your product, your cover will start on the date your product is despatched. This is shown as the ‘Delivery Date’ on your Certificate of Insurance;

- where you have purchased this policy after buying your product, your cover will start on the date you purchase your policy. This is shown as the ‘Inception Date’ on your Certificate of Insurance.

If the actual delivery date of your product differs to that shown on your Certificate of Insurance, please notify the administrator at the point of claim or by emailing mypolicy@castelangroup.com quoting your Certificate Number and the actual delivery date of your product.

Your policy will end as soon as any of the following events occur:

- your policy expires on the ‘Expiry Date’ as set out in your Certificate of Insurance;

- you return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy; or

- your claim has been settled by an alternative settlement; or

- you or the insurer cancels the policy in accordance with section 9 ‘Cancellations and Refunds’.

If you cancel the purchase of your product before it is delivered to you or you return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy, we will cancel your
policy automatically and you will receive a refund of premiums as set out in section 9 ‘Cancellation and Refunds’.

Renewing this policy: It may be possible for us to offer a renewal of this policy. If we are able to do this you will be contacted prior to the expiry date of this policy with the offer details.

7. CLAIM PROCESS

HOW TO CLAIM: You can register your claim online at www.deviceprotection.co.uk/castelan/ or telephone the administrator on 0333 015 1183 as soon as possible, but no longer than 28 days after noticing the damage. If you report a claim after 28 days we may not consider your claim. Claims outside this timeframe will be considered on a case by case basis.

Claim excess - For each claim raised, you must pay the claim excess before we will repair your screen. We will ask you to make this payment using a valid credit card or debit card at the time you report your claim. The value of your claim excess can be found on the front of your Certificate of Insurance.

Your claim excess will be refunded to you in the event your claim is not accepted.

HOW WE WILL SETTLE CLAIMS:

REPAIR: Where we believe your claim to be valid, we will arrange for the product to be inspected by our approved repairers. The administrator will provide you with instructions on what to do with your damaged product after your claim has been raised. If we choose to offer you an alternative settlement without prior assessment, it is your responsibility to dispose of your product appropriately.

When your product reaches our approved repairers, your claim will be assessed and if accepted we will repair your screen and return it to you.

ALTERNATIVE SETTLEMENT: Where we are not able to complete your screen repair we will provide you with a cash settlement for the value of the screen repair. Where the value of our screen repair exceeds that of replacing your product we may replace your product with a product that is the same make and model as that listed on the front of your Certificate of Insurance. In any of these events, this policy terminates.

WHERE OTHER DAMAGE IS PRESENT (i.e. NON-SCREEN DAMAGE)

i) Where you have a valid screen claim, which our approved repairers can repair successfully, but other damage is present (not covered by this policy) but could also be repaired, our approved repairers will contact you to see if you would like to pay for this other damage to be repaired. If you decide not to proceed with repairing this additional damage, you have the following options available to you:

(a) instruct our approved repairers to complete the repairs to the product’s screen only, and return your product to you. As the product is being returned to you with known damage and our approved repairers are unable to complete a full diagnostics assessment, the repair to the screen is not provided with any warranty; or

(b) instruct our approved repairers not to complete the repair to your product’s screen and receive a cash settlement for the value of the screen repair; or

(c) instruct our approved repairers to return your product unrepaired and withdraw your claim and arrange to have your claim excess refunded to you.

ii) Where you have a valid screen claim, but other damage prevents the screen repair from being successful, our approved repairers will contact you to see if you would like to pay for these other repairs to be completed beforehand. If you decide not to proceed with repairing this additional damage, which ultimately prevents us from completing the screen repair, you have the following options available to you:

(a) instruct our approved repairers not to complete the repair to your product’s screen and receive a cash settlement for the value of the screen repair; or

(b) instruct our approved repairers to return your product unrepaired and withdraw your claim and arrange to have your claim excess refunded to you.

IMPORTANT:

- You will need to provide your product’s IMEI number (International Mobile Equipment Identity number) when making a claim. This 15 digit number can be found on your product’s original packaging, by keying *#06# on your product or by contacting your mobile phone network provider. The IMEI is the unique serial or identification number that we will use to identify the product in the event of a claim.
8. FRAUDULENT CLAIMS
You must not act in a fraudulent manner. If you or anyone acting for you:
- makes a claim under your policy knowing the claim to be false or fraudulently exaggerated in any respect;
- makes a statement in support of a claim knowing the statement to be false in any respect;
- submits a document in support of a claim knowing the document to be forged or false in any respect; and/or
- makes a claim in respect of any loss or damage caused by your wilful act,
we may:
- not pay the claim or any other claim made under your policy;
- declare your policy void and not make any return of premium;
- be entitled to recover the amount of any claim already paid under your policy from you; and/or
- inform the police of the circumstances.

9. CANCELLATION AND REFUNDS
If, for any reason, you are not satisfied with your policy you can cancel it at any time and receive a refund of premium as follows:
- if you cancel your policy within the first 28 days and have not made a claim under your policy, any premium you have paid will be returned to you in full; or
- if you cancel your policy within the first 28 days and have made a claim under your policy, any premium you have paid will be returned to you after the value of the claim has been deducted; or
- if you cancel your policy after the first 28 days and have not made a claim, you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover; or
- if you cancel your policy after the first 28 days and you have made a claim under your policy, you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover after the value of any claim(s) have been deducted.

The 28 day period begins on the ‘Delivery Date’ or ‘Inception Date’ set out in your Certificate of Insurance or the date you received these policy documents, whichever is later.

To cancel your policy, please contact the administrator by emailing mypolicy@castelangroup.com or writing to Finance Administration, Castelan Group, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY, quoting your Certificate Number and explaining your reasons for wanting to cancel your policy. Where premium is due to be returned to you, this will be refunded through your original method of payment.

The insurer may at any time cancel any insurance document by giving 14 days’ notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:
- fraud;
- non-payment of premium;
- threatening and abusive behaviour;
- non-compliance with these Terms and Conditions;
- You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Provided the premium has been paid in full, you will be entitled to a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover less the value of any claims made under the policy.

10. GENERAL ADMINISTRATION TERMS AND CONDITIONS
- The administrator will administer your policy and settle all claims in accordance with these Terms and Conditions.
- You are responsible for informing the administrator of a change of your address by emailing mypolicy@castelangroup.com or by telephone on 0333 015 1183 or by writing to Castelan Ltd, Administration Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY.
- You cannot transfer this policy to another person.
- When your cover under the policy ends it will not have a cash or surrender value.
- We may amend these Terms and Conditions for legal or regulatory reasons. Where this change benefits you, we will make the change immediately.
Very Protect – Screen Terms and Conditions

and notify you of the change within 28 days. In all other cases we will write to advise you of the change at least 28 days prior to any change taking effect. If you wish to cancel your policy, you may cancel it and you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover after the value of any claim(s) have been deducted, where applicable.

- This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or Wales.

- To improve the quality of our service, we will monitor and record some telephone calls.

11. MAKING A COMPLAINT

If you have a complaint about how your claim has been handled, or how your policy has been administered, please contact the administrator by email at customercare@castelangroup.com or by telephone on 0333 015 1183 or by writing to Castelan Ltd, Customer Care Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset BS23 3QY.

In some cases the administrator may refer your complaint to Novus Underwriting Limited. You can contact Novus Underwriting Limited by email at complaints@novusunderwriting.com or by writing to 4th Floor, 34 Lime Street, London EX3M 7AT.

If you have a complaint relating to the sale of your policy, please contact Shop Direct Finance Company Limited by telephone on 0800 092 9051 or by writing to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford CM92 1LH.

If you are not happy with the outcome of your complaint, you have the right to refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by writing to The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR or by telephone on 0300 123 9123 or by visiting www.financial-ombudsman.org.uk. The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

12. FINANCIAL SERVICES COMPENSATION SCHEME

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (‘FSCS’). You may be entitled to compensation from the scheme if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. You may also contact the FSCS on their Freephone number 0800 678 1100 or 020 7741 4100 or you can write to Financial Services Compensation Scheme PO Box 300, Mitcheldean GL17 1DY.

13. DATA PROTECTION

We and the administrator are Data Controllers (as defined by the General Data Protection Regulations) for the data you provide to us.

We need to use your data in order to arrange your policy and associated products. We may collect personal information about you, including:

- name, address, contact details
- financial information such as bank details
- details of any claim

We may also collect sensitive personal information about your health where we consider a change to our procedures will likely provide you with a better customer outcome. This will only be collected with your consent.

You are obliged to provide information without which we will be unable to provide a service to you. Any personal information provided by you may be held by us in relation to your policy. It may be used by our relevant staff in making a decision concerning your policy and for the purpose of servicing your policy. It may be held by the administrator for administering claims. Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. We may obtain information about you from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. If you provide false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use these records to:

- help make decisions on insurance proposals and insurance claims, for you and members of your household;
- trace debtors, recover debt, prevent fraud, and manage your insurance policies; and/or
- check your identity to prevent money laundering, unless you furnish us with satisfactory proof of identity.

We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (‘EEA’), we will take reasonable steps to ensure the privacy of your data during such transfers by contracting parties to EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EEA.

In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. Under Data Protection legislation, you can ask us for a copy of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons). We will not make your personal details available to any companies to use for their own marketing purposes.

If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly, you can complain to the Information Commissioner’s Office by writing to Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF or by telephone on 0303 123 1113.

For more information about how the administrator uses your data, please see the administrator’s privacy notice at www.castelangroup.com/privacy-notice.