

What's in it for you?

The following summary of cover must be read together with the terms and conditions set out in this booklet. Please read the terms and conditions carefully and ensure that you keep this document in a safe place for future reference.

1. **48 HOUR TURNAROUND** for a replacement mobile device once claim has been settled
2. **GLOBALY COVERED** when roaming
3. Covered **UP TO \$1000 FOR UNAUTHORISED CALLS** when mobile device is lost/stolen
4. Covered **UP TO \$500 FOR HIRING A MOBILE DEVICE** while overseas
5. PLUS:
 - **PREMIUM REMAINS THE SAME** even after a claim is made (unlike some other insurance policies)
 - Your monthly premium is simply added to your monthly Vodafone bill, so there's **NO PAPERWORK OR EXTRA BILLS TO REMEMBER.**

What's the cost?

At only \$9.95 plus GST per month, PhoneInsure will give you peace of mind so you can quickly get back to your family, friends and business.

What is it?

If your mobile device is accidentally lost, stolen or damaged, anywhere in the world, PhoneInsure will replace it.

Your mobile device wouldn't be cheap to replace so we decided to do something about it. We've teamed up with Marsh Limited and created PhoneInsure, a comprehensive insurance policy for our On Account customers. With PhoneInsure, you're covered anywhere in the world.

What's covered?

What devices are covered?

- Mobile phones (excluding, from 4 September 2010, any iPhone 4.)
- Pocket PCs
- Data cards
- Accessories (in conjunction with an approved claim on a mobile device).

What are you covered for?

- Accidental loss
- Accidental theft
- Accidental and malicious damage.

Exclusions:

- Loss, theft or damage will not be covered in some circumstances, such as:
 - Any intentional or negligent loss, theft or damage.
 - When your mobile device is left in any unlocked vehicle or visible in any vehicle.
 - When your mobile device and/or accessories are left unattended and/or are unreasonably exposed to loss, theft or damage.
 - When your mobile device and/or accessories are covered under warranty.
 - If you have not paid your premium.
 - You will not be able to upgrade your mobile device to get additional features.
 - If it's damaged we'll repair it – or replace it with a remanufactured device or the same device or a similarly featured model.
- A full list of exclusions is set out in the policy document.

What to do if you need us

First, don't panic. Making a claim takes no more than three steps.

If your phone is	Step 1	Step 2	Step 3
Stolen or lost	Block it: Call us on 0800 800 021 within 48 hours.	Report it: Report it to the police within 48 hours. Get a reference number to use with your claim.	Claim it: Call the PhoneInsure team on 0800 505 021 within 48 hours.
Maliciously damaged	Report it: Report it to the police within 48 hours. Get a reference number to use with your claim.	Claim it: Call the PhoneInsure team on 0800 505 021 within 48 hours.	
Accidentally damaged	Claim it: Call the PhoneInsure team on 0800 505 021 within 48 hours.		

You may speed up your claim, if you keep a record of these details:

- Make of your mobile phone or device number
- Model of your mobile phone or device
- IMEI serial number of your mobile phone or device (for mobile phones, look behind battery or press *#06#.)
- Proof of purchase

N.B. You must pay an excess for each claim. See the policy document for details.

Who needs PhoneInsure?

If your mobile device would cost more than \$300 to replace you should consider PhoneInsure. Remember, you'll have to pay the full retail value of a replacement mobile device, even if your current mobile device was free or subsidised as part of your term contract.

Splitting your mobile device from other insurance policies makes sense too, even if they do cover it:

- Making a claim on your contents policy could jeopardise your no-claims bonus
- You may even be able to negotiate a discount for excluding a high-risk valuable like your mobile device.

Any questions? For more information or to arrange cover, visit us at vodafone.co.nz or call us on 777 from your mobile or 0800 800 021.

6 tips to keep your mobile phone or device safe:

1. Record the IMEI number

Every device has an IMEI – this is a unique 15 digit serial number. It's usually behind the battery, or press *#06# to see it on screen. As a PhoneInsure customer if you can tell us this number we can stop the device being used on our network, even with a new SIM card.

2. Set up a pin lock

You can set up a PIN so others can't use your device (the device freezes after three wrong attempts). Your mobile comes with the preset PIN 1234# which you need to change to something private.

3. Label your device

Mark your device and battery, or data card, with something to identify it as yours. If they're easy to identify they're less desirable to someone else.

4. Don't tempt thieves

Don't leave your device lying around in your car or in a public place. Keep your phone on yourself rather than in a handbag or jacket placed somewhere else.

5. Be aware of snatchers

Yes it does happen – so stay aware of what's going on around you when you're using your device in a public place.

6. Prevent liquid damage

Your device is sensitive to moisture. So don't:
a. Use it in damp or wet atmospheres
b. Hold it against your ear if you have wet hair
c. Have it close to your body when you exercise
d. Leave it somewhere like a window sill where there are big temperature changes and condensation
e. Take your device with you when you are swimming at the beach or in a pool.

Save the Environment. Keep the world GREEN:

When your device or accessories reach the end of their life we can dispose of them in an environmentally friendly way.

Just send them to us at:

Vodafone Recycling Programme, Private Bag 92222, Auckland.

Note: Devices that are to be claimed upon must be assessed and then forwarded to PhoneInsure upon claim approval or left with your local Vodafone retail outlet for recycling.

See for yourself just how much Vodafone Phonelnsure covers you for:

Policy Document

This insurance is provided by ACE Insurance Limited of New Zealand, and administered on Our behalf by the Phonelnsure Team, part of Marsh Ltd.

When You pay Vodafone the premium, We (i.e. ACE Insurance Limited) will provide You with insurance cover in accordance with the following terms and conditions. Please note that the policy is a monthly policy and monthly premiums apply which will be included into Your monthly Vodafone invoice. In effecting this insurance policy, Vodafone is acting as Our agent under authority given to them by Us.

Vodafone is not acting as Your agent and will charge You an administration fee, which will be incorporated as part of Your monthly charge. This Insurance cover is available to On Account Contract customers only and:

- Is not available to Prepay customers or to customers using any Device used in connection with Prepay SIM cards at the time of the Loss, Theft or damage.
- Only applies to a single Device.

Definitions

The following definitions apply to the whole of this policy document. Wherever these words appear throughout this Policy the first letter capitalised the particular meaning given below applies:

Customer. You & Your means a customer of Vodafone and includes any person authorised by that Customer to use their Device.

"Device" means a single mobile phone, MCC or personal digital assistant (PDA), which is:

- approved for use on Vodafone's network; and
- used by You in connection with Your On Account Contract; and
- used with Your SIM card (except in relation to an MCC) at the time the event giving rise to any claim occurred (as determined by Vodafone's records which capture the IMEI [International Mobile Equipment Identity number] of the Device through Your SIM card); and
- from 4 September 2010, does not include any iPhone 4 or its accessories; and this definition includes handsets, battery chargers, any Device accessories including Memory Cards (excluding fixed car kits) not exceeding \$150 in retail value in aggregate.

"Loss" means the sudden and unforeseen physical loss of the Device.

"Lost" has the corresponding meaning.

"MCC" means Vodafone's Mobile Connection Card.

"Month" means the period of Your billing cycle applicable to Your On Account Contract and "Monthly" has a corresponding meaning.

"On Account Contract" means the Vodafone contract entered into by You for the supply of mobile airtime and any related services.

"Period of Insurance" means the period commencing from the date on which You accept these terms and conditions and continues from Month to Month after each Monthly premium is paid until such time as the On Account Contract expires or the insurance cover is cancelled, whichever occurs first.

"Prepay customers" means Vodafone customers who pay-as-they-go for mobile airtime, and who have not entered into an On Account Contract with Vodafone.

"Phonelnsure" means Marsh Limited which is appointed by Us as the administrator of this policy.

"the Phonelnsure Team" means the dedicated Phonelnsure team at Marsh Limited.

"Remanufactured" means a device that has been returned to the manufacturer and then inspected, tested, and restored to full working condition.

"Theft" or **"Robbery"** or **"Stolen"** means the illegal taking of possession of the Device with the intention of permanently depriving the Customer of that Device.

"Unattended" means a situation where the Customer does not have possession or control over the Device and as a result is not in a position to prevent the Loss, Theft or damage to the Device.

"Usage" means calls or data costs either within or outside of your agreed plan.

"Vodafone" means Vodafone New Zealand Limited.

"We" **"Our"** or **"Us"** means ACE Insurance Limited (NZ Company No. 104656).

Cover

1. In the event that the Device is accidentally Lost, damaged or Stolen, anywhere in the world during the Period of Insurance. We will repair the Device or replace it with a Remanufactured Device or with the same or a similarly featured Vodafone network approved model.
2. The maximum amount We will pay for any claim is \$5,000 for the Device, and \$150 in aggregate for the retail cost of accessories used with the Device. (Proof of purchase for the accessories will be required prior to claim approval).
3. Before any valid claim is settled You must pay an excess in respect of each claim lodged under this policy. The excess for the first claim You make is \$125. The excess for a second claim is \$175 and for any subsequent claim(s) will be \$250.
4. We do not provide You with any insurance cover:
 - a) If the Device is left Unattended in the open air or in any public place;
 - b) In respect of manufacturing faults, wear and tear, gradual deterioration, slowly developing flaws, corrosion or latent defect, or damage caused by dampness of the atmosphere or by normal variations in atmospheric temperature;
 - c) If You do not take all reasonable precautions to prevent the Theft of, accidental Loss of, or damage to the Device;
 - d) In respect of accidental Loss or damage where You can claim it from any manufacturer or supplier;
 - e) In respect of the Theft of an Unattended Device from any premises where You do not take all reasonable precautions to prevent the Theft ;
 - f) In respect of the Theft of the Device where it is left in an Unattended motor vehicle unless the Device is kept out of sight and the vehicle is locked and any other protection system of the vehicle is in operation;
 - g) If the Device is used in connection with a pre paid SIM card at the time of the accidental Loss, Theft or damage;
 - h) For the replacement of, or repairs to the Device resulting from anything other than accidental damage, accidental Loss or Theft; or
 - i) In respect of any content that You had uploaded or downloaded onto the Device e.g. music tracks, videos, ringtones, or in respect of other data stored on the Device, nor where the Device is damaged by or its functionality impaired by any content You upload or download to the Device; or
 - j) If the Device is a Satellite phone.
5. We may amend the terms of this policy (including the amount of the premium payable) by giving You one month's notice in writing at any time.

Additional Benefit

If You have a valid claim for Loss, or Theft of the Device, We will also pay up to:

- a) \$1,000 for unauthorised Usage made from the Device during the period the Device is Lost or Stolen to the extent that You are liable to pay those calls (see clause 3 under Conditions);
- b) \$500 for hiring a temporary replacement Device for a period of up to 14 days but only if the Device is lost, stolen or damaged outside New Zealand.

Conditions

1. You must pay the premium (as determined by Us from time to time) to Vodafone (or otherwise as instructed by Us) monthly. If You fail to do so Your

policy will lapse. The processing of any claim from You will be subject to Your premium payments being up to date.

2. This policy may be cancelled:

- a) By You at any time by calling Vodafone Customer Services on 0800 800 021; or 777 from a Vodafone mobile.
 - b) On Our behalf by the Phonelnsure Team by giving one month's written notice to cancel.
3. You must call Vodafone Customer Services to block Your SIM card within 48 hours of You becoming aware of the Theft or Loss for unauthorised Usage to be reimbursed (according to the terms above). You remain responsible for Your monthly account settlement including unauthorised Usage costs upon cancellation of Your SIM card.
 4. If Your claim relates to Loss, Theft or malicious damage, then You must supply the appropriate police report number (i.e. police ID number for that incident) or a copy of Your report to the police to the Phonelnsure Team before any claim can be processed.
 5. To prevent claims being made unfairly, We reserve the right not to honour any claim:

- a) In respect of a Lost, damaged or Stolen Device where Vodafone's records show that the Device did not make or receive a voice or data transmission at any time after coverage commenced; or
- b) Which You do not notify to the Phonelnsure Team within 5 months of the later of either:
 - i) the date the Device was Lost, damaged or Stolen, or
 - ii) the last date that Vodafone's records show that the Device made any data or voice transmissions.

However, (b) will only apply if Your delay in notification of the claim unfairly prejudiced Us.

6. You agree that to assess claims Vodafone may give Us and the Phonelnsure Team access to any relevant information they collect or hold about You or any Device.
7. If We honour a claim by supplying a replacement Device, once You have broken the security seal of the packaging, (if applicable), or activated and used that Device for any data or voice transmissions the Device cannot be returned to the Phonelnsure Team.

Reasonable Precautions

You must take all reasonable precautions to protect the Device and shall maintain the Device in a proper state of repair.

Fraud, Misrepresentation and Non-disclosure

- a) This policy shall be voidable in the event of fraud or misrepresentation or nondisclosure of any material fact or circumstance.
- b) If You provide misleading information relating to a claim then: Your policy will be cancelled by the Phonelnsure Team on Our behalf; You will be liable to repay benefits already paid to You under this policy; no refund of premiums will be made; and You may be prosecuted.
- c) When You report the Theft or Loss of the Device, Vodafone will disable Your On Account Contract to prevent unauthorised use.
- d) If You recover the Device before or after We honour Your claim, You must promptly inform Us and make arrangements to surrender the recovered Device to Us. We or the Phonelnsure Team reserve the right to recover all costs involved in honouring Your claim if You fail to do so.

General Exclusions

We do not provide You with any insurance cover where:

- a) You or someone acting for You, makes a claim knowing or suspecting the claim to be fraudulent;
- b) The Loss, or damage is caused by, or contributed by:
 - i) War, terrorist acts, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, requisition, or destruction of, or damage to property by or under the order of any government, public, or

- i) local authority, or looting, sacking, or pillage following any of the above; or
 - ii) Nuclear weapons material or ionising radiation, contamination, radioactivity from any nuclear fuel or nuclear waste, or from the combustion of nuclear matter; or
- c) The performance, operation or functionality of the Device is in any way affected or prejudiced by the manner in which any date or any year before, during or after the year 2000 is described, interpreted or recognised.

As Our agents, the Phonelnsure Team and Vodafone exclude all liability to You to the full extent that either is entitled to do so by law.

General Provisions

All amounts referred to in this policy are expressed in New Zealand dollars, and all approved unauthorised calls claims will be paid in New Zealand dollars.

Claims Procedure

Upon the discovery of any circumstance that may give rise to a claim under this Policy the Customer must:

- a) If Theft or Loss: Notify Vodafone New Zealand Ltd on 0800 800 021 to suspend Your service within 48 HOURS and start the claims process.
- b) If Theft or accidental Loss (including malicious damage): Notify the Police within 48 HOURS and obtain a crime reference (QID) number or a Police report where available.
- c) In any event of Theft, accidental Loss or damage contact the Phonelnsure Team on 0800 505021 within 48 HOURS of the discovery and as soon as the instructions (a) and (b) above as appropriate have been completed. (Proof of purchase may be required prior to claim approval).

Excess Payment Methods:

The applicable excess may be paid to Us by the following methods.

- Visa or MasterCard
- Personal or bank cheque
- Internet banking (Bank details available on request).

Cheques are to be made payable to Phonelnsure excess.

Please post the cheque to:

Phonelnsure
PO Box 2221
Shortland Street, Auckland.

Please ensure Your mobile number and claim number are written on the reverse of Your cheque.

Please note:

The Phonelnsure Team can only provide the same or a similarly featured Vodafone New Zealand network approved Device to Your claimed model of Device. Under no circumstances will the Phonelnsure Team be able to:

- Upgrade Your model of Device to a newer or superior model irrespective of cost;
- Reimburse You for the cost of a replacement Device that has been purchased prior to or during the claims process;
- Purchase a parallel imported Device on Your behalf from an importer, wholesaler or retailer.
- Replace a parallel-imported 1st generation iPhone with a later generation iPhone.

To lodge a Phonelnsure claim online

<http://www.vodafone.co.nz/services/how-to-make-a-claim.jsp>

About ACE:

ACE Insurance in New Zealand is a member of the ACE Group of Companies®, a global leader in insurance and reinsurance with offices in more than 50 countries worldwide. In New Zealand, ACE offers broker-based corporate property and casualty business, group personal accident and corporate travel products. In each area of specialty, the company leverages global expertise and local acumen to create tailored solutions to mitigate client risks. With a focus on building strong relationships by offering responsive service, ACE's clients in New Zealand range from large multinational companies to local corporates.

Phonelnsure

Comprehensive insurance cover for your mobile

Wherever you are, whatever happens, we'll make sure you can still stay in touch if your mobile gets accidentally lost, stolen or damaged.

