

# **Three Rescue™**

**Everything you need  
to know.**

**For customers who bought insurance before 7  
September 2016.**

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# What's covered by Three Rescue™.

If you bought Three Rescue™ insurance before 7 September 2016, you'll be covered under our previous Three Rescue™ product which has its own terms and conditions and is available on a Full Cover basis only. The following details show what's covered, what's not, how to cancel your policy or make a claim and information about the Three Rescue™ app. From 7 September 2016, you will still be able to use the Three Rescue™ app until your cover ends. Please note that if you buy a new device and add Three Rescue™ or if you upgrade your device and add Three Rescue your previous Three Rescue™ cover will end.

Please note the Three Rescue™ app will no longer be available to download and use on Three Rescue™ purchased from 7 September 2016.

If you bought Three Rescue™ insurance from 7 September 2016 onwards you'll need to make a claim through Three Rescue™ instead. You can also read more about what's covered by Three Rescue™ below or by visiting our main Three Rescue™ page.

We cover your phone, tablet or dongle bought from Three and registered to your Three account. If you got a free laptop or tablet as part of a deal when you bought a mobile Wi-Fi device, Three Rescue™ only covers the mobile Wi-Fi device.

**What's covered:**

Worldwide cover.	✓	Loss.	✓
Next day UK replacement delivered to any address, whether that's home, work or somewhere else that you happen to be.*	✓	Theft.	✓
Same model replacement.	✓	Accidental damage, including cracked screens.	✓
Lending to friends and family.	✓	Malicious damage by a third party.	✓
International replacement (£20 extra cost).	✓	Accidental water and liquid damage.	✓
Out of warranty faults.	✓	Pet damage.	✓

\* Delivery in Great Britain only for claims completed before 7.30pm Monday to Friday, or 2.30pm on weekends. We'll give you £10 for each day it's late (up to a maximum of £30). See section G of the policy [Terms and Conditions](#) for details.

**What's not covered.**

<p>A third claim or subsequent claims made within a 12-month period. We will cancel your Three Rescue™ policy after two successful claims in any 12 months from the date you start your first claim.</p>	<p>✘</p>	<p>Faults that occur within the manufacturer's warranty period.</p>	<p>✘</p>
<p>Incidents where you have knowingly taken a risk (For example, balancing your phone on the side of the bath).</p>	<p>✘</p>	<p>Confiscation of your device by a finance company or government agency (For example, the police).</p>	<p>✘</p>
<p>Accessory-only claims and accessories other than the battery, mains charger and hands-free set that came with your device.</p>	<p>✘</p>	<p>Losses indirectly caused by the reason for your claim, including being without your device.</p>	<p>✘</p>
<p>Any unauthorised calls made, texts sent or received or data used.</p>	<p>✘</p>	<p>Vet bills (For example, if your phone was swallowed by a pet).</p>	<p>✘</p>
<p>Cosmetic damage.</p>	<p>✘</p>	<p>Any claim caused by any war or act of hostility by military or usurped power.</p>	<p>✘</p>
<p>Damage caused by wear and tear, cleaning, adjusting or repairing the device (unless instructed by us) or acting against manufacturer guidelines.</p>	<p>✘</p>	<p>Any claim that we have reasonable cause to believe is fraudulent. If we settle a claim that's later found to be fraudulent we'll take action to recover our costs.</p>	<p>✘</p>

# Your Three Rescue™ policy.

If you bought Three Rescue™ insurance before 7th September 2016 you'll be covered under our previous Three Rescue™ product on a Full Cover basis only. See full [Terms and Conditions](#).

If you bought Three Rescue™ insurance from 7 September 2016 onwards you'll need to make a claim through Three Rescue™ instead. You can also read more about what's covered by Three Rescue™ or visit our main Three Rescue™ page.

## **Cancelling your Three Rescue™ policy.**

You can cancel Three Rescue™ within the first 28 days and (if you haven't made a claim) you'll receive a refund of any premium paid. Otherwise you can call, email or write to the Three Rescue™ team to cancel at any time and your cover will finish at the end of the paid-for period. You'll find our contact details below. We'll give you an extra 30 days before closing your app account, so you can move any backed up data.

When you buy another device from Three on the same mobile number and add insurance, we'll cancel cover on your old device automatically. You can call us to keep that policy running. We'll set up a policy for the new device and confirm your cover start date, premium and claim excess fee in writing.

We'll cancel your policy if you fail to pay the monthly premium, have two successful claims in any 12 month period or if we have any other good reason to cancel, such as fraud or if you don't comply with these Terms and Conditions. If we cancel your policy, we'll send you confirmation including your cover end date.

## **Contacting Three Rescue™.**

**Online:** [three.co.uk/threerescue](https://three.co.uk/threerescue)

**Email:** [threerescue@asurion.com](mailto:threerescue@asurion.com)

### **Phone:**

- About a phone policy: call 333 from a Three phone or 0333 338 1001 from any other phone.\*
- About a tablet or Mobile Broadband policy: call 500 free from a Three phone or 0333 338 1003 from any other phone.\*
- If your device has been lost or stolen while travelling abroad, call +44 7782 333 333. Standard roaming rates apply.

\*You can call us between 8am-9pm Monday to Friday; 9am-6pm at weekends, closed on UK bank holidays. 333 is free, Excludes Essential Plans, check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls package.

**Write:** Three Rescue™, PO Box 71012, LONDON, W4 9FW.

## **Making a complaint about Three Rescue™.**

Please get in touch with the Three Rescue team on the details above if you'd like to make a complaint about your insurance. We always aim to resolve any queries right away but if we can't, we'll let you know what your next steps are in writing within five working days. If the issue still isn't resolved within two weeks, we'll update you on what's happening by email or letter.

## **Contents.**

This insurance is administered by Asurion Europe Limited (“Asurion”), which is authorised and regulated by the Financial Conduct Authority (no. 502545), registered address: Chiswick Place, 272 Gunnersbury Avenue, Chiswick, W4 5QB. The Insurer is Liberty Mutual Insurance Europe Limited, which is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (no. 202205), registered address: 20 Fenchurch Street, London, EC3M 3AW.

If you’re not happy with the outcome or we haven’t given our final response within 8 weeks, you can contact The Financial Ombudsman Service by phone: 0800 023 4567 (Freephone) or 0300 123 9123, by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or in writing at Exchange Tower, London, E14 9SR. You need to contact them within 6 months of receiving our final decision. The service is free and we are bound by any decision the Financial Ombudsman reaches. This won’t affect your statutory rights or prejudice your right to take subsequent legal proceedings. You can find out more at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)



# Protecting your phone with the Three Rescue™ app.

You can use the Three Rescue™ app to back up your phone's content, as well as locate and lock it remotely if it's lost.

## Locating your device with Three Rescue™.

If you can't find your device and you've got the Three Rescue™ app installed, with your device location services turned on, you can use your Three Rescue™ online app account to locate it:

1. Log into your Three Rescue™ secure online app account by going to [threerescue.three.co.uk](http://threerescue.three.co.uk) and entering your email address and password.
2. Click the **Location** tab at the top.
3. Click **Locate Phone**.
4. Your device's last recorded location should appear in the map. If you need direction to where your device is, click **Get directions** on the point on the map. The directions will be more accurate depending on whether the GPS and Wi-Fi options on your device are turned on.

If your device seems to be nearby, or the area shown on the map is too large to help find it, you can also sound an alarm on your device to help you find it:

### **iPhone.**

1. At the top of the Location page, click **Secure Phone**.

2. From here you can also choose to do other things: you can send a custom message to your device in case someone else has found it, and if you're worried about someone accessing your personal data, remotely erase your contacts. If you only want your device to make a sound, just leave these options unchecked.
3. Click **Submit**.
4. Your phone should make a beeping alarm noise to help you find it. It will beep for three minutes, or until you press **Stop Alarm** on your device.

### **Android phone.**

1. At the top of the Location page, click **Sound Alarm**.
2. From the Location page you can also choose to lock your phone and remotely erase your contacts, photos and videos if you'd like to.
3. Your phone should make a beeping alarm noise to help you find it. It will beep for three minutes, or until you press **Stop Alarm** on your device.

**Note:** Your phone needs to be turned on and have a connection to either our network or Wi-Fi for these services to work.

## **Locking your device with Three Rescue™.**

If you can't find your Android phone and you've got the Three Rescue™ app installed, you can remotely lock your phone from your online app account to prevent others from using it:

1. Log into your Three Rescue™ secure online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. At the top of the Location page, click **Lock Phone**.

3. Your phone should now be locked until you enter your Three Rescue™ password into the lock screen on your phone. Your phone will lock whether or not somebody has replaced your SIM with another one.

**Note:** Your phone needs to be turned on and have a connection to either our network or Wi-Fi for these services to work.

## **Wiping your phone's contents with Three Rescue™.**

If your phone is missing, has the Three Rescue™ app installed and you're worried about someone else seeing your personal information, you may want to consider remotely wiping your phone's content.

### **iPhone.**

If you have an iPhone, you can remotely wipe your contacts. To do this:

1. Log into your Three Rescue™ secure online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. At the top of the Location page, click **Secure Phone**.
3. From here you can choose to remotely erase your contacts by ticking the box. You can also choose to send a customisable text message to your iPhone in case someone else has found it.
4. Click **Submit**.
5. Your iPhone's contact should now be remotely wiped. It'll also make a beeping alarm noise to help you find it. It will beep for three minutes, or until you press **Stop Alarm** on your iPhone.

## **Android phone.**

If you have an Android phone, you can remotely erase your contacts and up to 10GB of photos and videos from your phone. You can also perform a factory reset, which erases all data and apps stored on the phone:

1. Log into your Three Rescue™ secure online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. At the top of the Location page, click **Erase Data**.
3. You'll be given the option to erase the data on your phone. If you've got a newer device and you've previously chosen to enable device admin permissions, you'll also be given the option to perform a remote factory reset on your phone. Select the option you prefer.
4. Your device's data will be erased and your device will be locked.

**Note:** Your phone needs to be turned on and have a connection to either our network or Wi-Fi for these services to work.

## **Devices compatible with the Three Rescue™ app.**

Although you can insure almost any phone or tablet with Three Rescue™, not all devices are compatible with the Three Rescue™ app. The app is compatible with iPhones running iOS7 or above and Android phones running software version 4.0 and above. Basically, if you've bought an Android phone, as long as it's made by Acer, HTC, LG, Samsung or Sony, it will be compatible with the Three Rescue™ app.

## Contents.

If you don't currently have these software versions, you may be able to update your phone's software to be compatible. Select your device here to find out how to update your software.

	<b>Android.</b>	<b>iPhone.</b>
Compatible software versions.	4.0+	iOS 7+
Backup your contacts and up to 10GB of your pictures and videos.	✓	✓
Locate your device.	✓	✓
Make your device sound an alarm when it's lost.	✓	✓
Remotely wipe your contacts, photos and videos.	✓	✓ (only contacts)
Real-time automatic backups.	✓	-
Remotely lock your device.	✓	-
Anti-Virus Protection	✓	-
Safe Browsing Service.	✓	-
App Assist.	✓	-
Battery Monitor.	✓	✓
Storage Monitor.	✓	✓
Speed Monitor.	✓	-

	Android.	iPhone.
Device Diagnostics.	✓	-

If future versions of the app are compatible with your device, we'll send you a text to let you know when they're available.

## About App Assist (Android only).

The Three Rescue™ app on Android will give you the App Assist feature. App Assist lets you monitor how the apps on your phone affect your privacy and security. By knowing which apps can access your personal information, messages, pictures, location, or consume a lot of battery, you can make more informed decisions about which apps you keep on your phone.

App Assist will give you a Device Access Score for each app installed on your phone. These are based on potential risks such as access to your personal information, your location, high battery use and high memory use. App Assist then shows a bar that tells you whether an app has low device access (few bars) or high device access (many bars).

This can help you to:

- better understand what privacy aspects downloaded apps and media files can access on your phone. For example, a free game may send your location, IMEI, SIM card ID, address book, or phone number to a remote server, as you play.
- make informed decisions about whether or not you want to use an app.

- take action against apps that otherwise go undetected by anti-virus software, but may be accessing inappropriate or unacceptable permissions and information for their category.

You can review your apps by the following access types:

- **Personal Info.** Apps in this category can access your personal information, including your phone number, your contacts, and your calendar.
- **Messages or Pictures.** Apps in this category can access your text messages, emails, camera, and microphone.
- **Location.** Apps in this category can check your phone location.
- **Battery.** Apps in this category have high resource usage.

## **About Battery Monitor.**

This feature will show you a breakdown of your remaining battery life by activity (for example by calls, music, internet browsing, maps).

The monitor will show you how much battery has been used, how much battery life you have left and what apps are using the most battery. On Android, you may also stop running apps to increase remaining battery life.

You can also find tips on optimising your battery usage by selecting **Get tips for improving battery life.**

## **About Storage Monitor.**

This feature will show you a breakdown of what's using up your storage capacity.

You can run a storage scan on your phone to see the amount of used and free space on your device. On Android, you can also uninstall apps to free up storage space.

## **About Speed Monitor (Android only).**

If you have an Android phone, you will be able to use the Speed Monitor feature.

This feature will run a speed scan on your phone so you can review and manage the amount of free memory on the device. To free up additional memory, you can stop other running apps.



# **Backing up, managing & restoring content with Three Rescue™.**

The Three Rescue™ app is only available to customers who purchased Three Rescue™ from March 2014 to 6th September 2016. It will no longer be available to download and use on Three Rescue™ insurance purchased from 7 September 2016.

If you've got the Three Rescue™ app installed on your phone, you can set it to back up your phone's data and restore it remotely online.

## **Backing up your phone's contents with Three Rescue™.**

With the Three Rescue™ app, you can back up your phone's contacts, photos and videos to a secure online app account so that, if you ever lose or break your device, you won't lose important data. Please note that Three Rescue™ doesn't currently back up music or audio files.

### **Backing up from an Android phone.**

For Android users, your phone will automatically back up every time you add, edit or delete a photo, video or contact. However, you can change your settings

to choose when your phone backs up, or to change which types of files you would like to backup.

To change your backup settings:

1. From the app homescreen, tap **Backup**.
2. Select **Backup anytime** to back up your phone every time a new contact, photo or video is added, or select **Backup only while charging** to only backup your device when you put it on charge.
3. Select **Backup only over wifi** so that your phone only backs up new files when you are connected to a wifi network, or **Backup over wifi & mobile data** to backup new files whenever your phone is connected to a network.
4. You can also change which file types you would like to backup automatically by selecting contacts, photos and/or videos.

You can also backup your phone online from your Three Rescue™ online app account. This will allow you to sync the data stored on your online app account with your phone and transfer any content you had previously removed from your phone but kept stored on your online account back to your phone.

To back up your phone from your online account:

1. Log into your Three Rescue™ online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. Under Backup, click **Sync Data**.
3. You'll be asked which types of data you want to back up. Check the ones you want and then select **Sync Data**.

You'll be told what has been added to your online storage, as well as what's been added to your phone.

**Note:** Your phone must be turned on and have a connection to either our network or Wi-Fi for these services to work. Your phone shouldn't be slowed or otherwise affected by the backup process. If you're abroad when your device is backing up, you may want to make sure you're connected to Wi-Fi to avoid data charges.

### **Backing up from an iPhone.**

With an iPhone, you can back up your files manually through your phone, but you won't be able to backup through your Three Rescue™ online app account.

To back up through your iPhone:

1. From the app homescreen, tap **Backup**.
2. Select which file types you would like to back up by selecting contacts, photos and/or videos.
3. Tap **Backup Data Now**.
4. If you haven't yet granted Three Rescue™ access to your phone's settings, you'll be shown how to do this. Otherwise, your backup will start straight away.

### **10GB data limit.**

We offer 10GB of online storage for your photos and videos plus unlimited storage for contacts. If you try to back up more than 10GB of photos and videos, you'll get an alert notifying you that the backup has failed. If this happens, you may want to delete some content from your Three Rescue™ account or your phone, or consider the types of content that you want to back up.

## Changing your Three Rescue™ settings.

If you have an Android phone, you can change how often your phone sends device location information to your Three Rescue™ online app account.

To change your location settings:

1. Log into your Three Rescue™ online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. At the top right of the screen, click **Settings**.
3. On the Location Settings screen, you'll be able to choose whether your phone should send location updates to your Three Rescue™ online app account, how often and whether it should do so when your device is low on battery. Select the options you'd like and click **Save**.

If you have an Android phone, you will be able to change your security settings.

To change your security settings:

1. Log into your Three Rescue™ online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. Click **Settings** link in the top right hand corner.
3. Select the **Security** tab. Here you can choose how often you want your phone to perform a threat scan and at what day and time of the week. You can also choose whether you want your phone to perform real-time scans, whether to automatically scan your SD card when it is changed and whether you want to receive tray notifications.
4. Select the options you'd like and click **Save**.

To change your account settings:

1. Log into your Three Rescue™ online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. Click the **Settings** link in the top right hand corner.
3. Select the **Account Info** tab. Here you can change your registered email address, your password and your security question. Change the one you'd like and click **Save**.

**Note:** Your device needs to be turned on and have a connection to either our network or Wi-Fi for these services to work.

## Restoring your backed up data.

If you've backed up the data on a phone that is now missing or damaged, you can restore that data to your new or replacement phone from your Three Rescue™ online app account:

1. Log into your Three Rescue™ online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. If you've got a new device and number, click **Got a new phone?** on the top left of the dashboard page and follow the instructions. If you have an Android phone you can also go under Backup and click **Sync Data**.
3. You'll be asked which types of data you want to sync. Check the ones you want and then select **Sync Data**.
4. You'll be told what has been added to your device, as well as what's been added to your online storage if you had content on your device.

Your content should now be backed up onto your device.

**Note:** Your device needs to be turned on and have a connection to either our network or Wi-Fi for these services to work.

## **Managing your data.**

If you've backed up content using Three Rescue™, you can view and edit it in your Three Rescue™ online app account:

1. Log into your Three Rescue™ online app account by going to [threerescue.three.co.uk](https://threerescue.three.co.uk) and entering your email address and password.
2. On the **Backup** page, select the **Contacts**, **Photos** or **Videos** section to see what you've currently got in your online storage.

When you select individual files, you'll be able to see all their information, and download them to your computer if you'd like to. You'll also have the option to remove files, either just from your phone or from both your phone and your online account.

# Three Rescue™

## Terms and Conditions.

Three Rescue™ insurance is designed to protect your Three phone, tablet or dongle against the risk of loss, theft, damage and out-of-warranty breakdown. It comes with the Three Rescue™ app included (where available) so you can back up your phone information and lock your missing phone to keep your information away from prying eyes. (See Section H for details of the Three Rescue™ app).

These are the full policy Terms and Conditions and when read together with your letter of cover, form your insurance policy. We'll send your policy pack within seven days of purchase – please keep them safe. Your policy number is your Three phone number, unless we tell you otherwise, and we'll update your details automatically if you move your old number to Three.

In this document, the Terms 'we', 'our' and 'us' and the 'Three Rescue™ team' means Asurion, the policy administrator (see Section K).

'Three' means Hutchison 3G UK Limited, a mobile network operator.

### **A. How to get in touch**

Online: [three.co.uk/threerescue](https://three.co.uk/threerescue)

Email: [threerescue@asurion.com](mailto:threerescue@asurion.com)

**Phone:**

- About a phone policy: call 333 from a Three phone or 0333 338 1001 from any other phone.\*
- About a tablet or Mobile Broadband policy: call 500 free from a Three phone or 0333 338 1003 from any other phone.\*
- If your device has been lost or stolen while travelling abroad, call +44 7782 333 333. Standard roaming rates apply.

\*You can call us between 8am-9pm Monday to Friday; 9am-6pm at weekends, closed on UK bank holidays. 333 is free, Excludes Essential Plans, check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls package.

**Write:** Three Rescue™, PO Box 71012, LONDON, W4 9FW.

**B. How to buy.**

You can buy Three Rescue™ insurance when buying or upgrading your device with Three in-store, online or by phone. You'll be covered as soon as the device is in your hands and activated with Three. If you've pre-ordered your device from Three, your Three Rescue™ cover will start immediately. Don't worry, once you get your new device, you will be refunded the total cost of having Three Rescue™ for the period between ordering and getting your device. You can take this cover



if you're over 18, a UK resident, your device is worth more than £20 and you haven't had a mobile insurance policy declined or cancelled by us in the past.

### **C. What's covered?**

The phone, tablet or dongle purchased from Three, registered to your Three account. With Three Rescue™ insurance, you'll have worldwide cover against:

- Loss.
- Accidental damage, including cracked screens.
- Malicious damage
- Accidental water and liquid damage.
- Out-of-warranty breakdown.
- Theft
- Pet damage

### **Extra support.**

- Next-day replacement if you complete your claim before 7.30 Monday to Friday and 2.30pm at weekends, or we'll give you £10 for every day that it's late (up to a maximum of £30). See Section G for details.
- International replacement if you're abroad, for an extra delivery charge of £20. Please note that you will need to also pay for any customs fees that apply.
- You're covered if you lend your device to friends and family.

- You can complete a claim online 24/7 at [three.co.uk/threerescue](https://three.co.uk/threerescue) or by phone. See Section A for contact details and opening hours.

**Plus there's extra security built-in with our Three Rescue™ app:**

- Save your phone contacts.
- Keep safe any photos and videos you've taken on your phone (up to 10GB of storage).
- Lock a missing phone to keep your details private (Android only).
- Sound a siren to track down a misplaced phone.
- See the location of your lost phone on a map.
- Wipe your details from your lost or stolen phone (Android only).

Currently, the Three Rescue™ app is compatible with iPhones operating software version iOS 7 and above and Android phones operating software version 4.0 and above. Most, but not all, devices are compatible with certain app features.

**D. What's not covered?**

It's also important you know that you're not covered for:

- Any claim if you haven't paid your insurance premium. If you haven't paid a premium but your policy hasn't yet been cancelled, we'll process your claim if you pay the outstanding amount.
- Any device other than the one shown on your welcome letter unless replaced by us or replaced under manufacture warranty.
- The excess fee you have to pay to complete a successful claim.
- The extra delivery charge of £20 and any customs fees for international replacement.

- A third claim or subsequent claims made within a 12-month period.
- Any malicious or deliberate damage to the device that's caused by you or someone who has permission to use it.
- Accessory-only claims and accessories other than the battery, mains charger and hands-free kit that came in the box with your device.
- Any calls, data usage or downloads on a lost or stolen device.
- Cosmetic damage or damage caused by wear and tear, cleaning, adjusting or repairing the device or acting against the manufacturer's guidelines.
- The cost of any repair to your device unless we instruct it.
- Any fault that happens within the manufacturer's warranty period (where the manufacturer covers you against certain operating failures).
- Any losses or consequences you face as a result of being without the device.
- Loss or corruption of any kind of software or digital content other than standard manufacturer software.
- Any claim that we have reasonable cause to believe is fraudulent. If we settle a claim that's later found to be fraudulent we'll take action to recover our costs.

#### **E. The cost.**

We'll tell you what it costs to cover your chosen device when you sign up for your new monthly contract, based on its make, model and value. We'll also confirm your monthly premium and Claim Excess fee (which is the amount you have to pay towards the cost of your replacement device, to complete a claim) in your insurance welcome letter.

If you bought your policy before 1 Dec 2015

	<b>Pay Monthly (Monthly Premium)</b>	<b>Claim Excess Fee</b>
Tier 1	<b>£2</b>	<b>£0</b>
Tier 2	<b>£4</b>	<b>£40</b>
Tier 3	<b>£6</b>	<b>£60</b>
Tier 4	<b>£8</b>	<b>£80</b>
Tier 5	<b>£10</b>	<b>£100</b>
Tier 6	<b>£12</b>	<b>£100</b>

If you bought your policy on or after 1 Dec 2015

	<b>Pay Monthly (Monthly Premium)</b>	<b>Claim Excess Fee</b>
Tier 1	<b>£2.50</b>	<b>£0</b>
Tier 2	<b>£4.50</b>	<b>£40</b>
Tier 3	<b>£6.50</b>	<b>£60</b>
Tier 4	<b>£8.50</b>	<b>£80</b>
Tier 5	<b>£10.50</b>	<b>£100</b>
Tier 6	<b>£12.50</b>	<b>£100</b>

- Your monthly premium will appear on your Three account (shown on your Three bill under 'Other charges') and includes any taxes that may apply and any pro-rated charges to cover your device for the period up to your first bill.
- You need to make the first month's payment before we can complete any claim.
- If we don't receive a payment, your cover will finish at the end of the paid-for period. If your Three account is in arrears, we won't settle any claim until the balance is paid in full. You have 30 days from when your account goes into arrears to make a catch up payment before we cancel your cover.
- You need to pay the Claim Excess Fee to complete any successful claim. As devices age they may fall in value and so from time to time we may adjust excess fees downwards. Call us to find out your current excess fee.

- Your policy will renew each month automatically for a maximum of 59 months, at which point we'll cancel your cover. When you buy a new device from Three, Three will cancel your old cover and you'll receive a cover note confirming your new premium and excess fee. Your phone number will stay as your policy reference number.
- You can cancel cover at any time. See Section I for details.

## **F. Make a claim.**

If something happens to your device and you need to make a claim, just follow these simple steps:

1. Before making a claim, get help using our Three Rescue™ app:
  - If you have the Three Rescue™ app installed on your device you can locate it if it goes missing and lock it to keep your details private (Android only). See Section H for more details or visit [three.co.uk/threerescue](https://three.co.uk/threerescue) for further guidelines and support.

For your own safety, never use this service to recover a stolen device or if the tracked location is unfamiliar to you. Report the incident to the police and make a claim.

2. Call us to block your lost or stolen device as soon as you discover it's missing (we recommend you do this within 48 hours):

- About a phone policy: call 333 from a Three phone or 0333 338 1001 from any other phone.\*
- About a tablet or Mobile Broadband policy: call 500 free from a Three phone or 0333 338 1003 from any other phone.\*
- If your device has been lost or stolen while travelling abroad, call +44 7782 333 333. Standard roaming rates apply.

\*You can call us between 8am-9pm Monday to Friday; 9am-6pm at weekends, closed on UK bank holidays. 333 is free, Excludes Essential Plans, check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls package

You can speak to Three's Lost and Stolen Department 24/7. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls packages. Details correct at time of print.

3. Call us to make a claim (same numbers as above), ideally within 30 days of within 30 days of discovering that your device is damaged or missing:

- We recommend you report any stolen device to the police as we have the right to require a crime reference number to complete your claim.

If you report a claim to us more than 90 days after discovering the loss, theft, damage or breakdown, we will still consider your claim, but it may affect our ability to assess your claim and could, in some cases, result in it being declined.

Please have a payment card ready to pay your Claim Excess fee. We accept MasterCard and Visa debit or credit cards.

As part of our claim assessment process, we have the right to check your airtime usage with Three to detect potential insurance fraud.

When you make a claim, we'll block any lost or stolen device phone automatically before sending any replacement. We won't be able to complete your claim until you agree to our blocking that device. Once your claim is completed, we (and only we) can unblock that device.

We have the right to check for any attempted use of a lost or stolen device and will take action to recover it.

#### **G. Approved claims and next-day replacement guarantee.**

If we accept your claim before 7.30pm Monday to Friday and 2.30pm at weekends, we aim to deliver your replacement to your chosen address the next day. If we're late, we'll give you £10 for every day the delivery is delayed (up to a maximum of £30). This excludes:

- Claims made or deliveries on a Bank Holiday.
- Out of stock devices. We'll offer you a replacement of a similar type and functionality.
- Any delivery outside of Mainland Great Britain, including deliveries to the Scottish Islands, Northern Ireland and the Channel Islands.
- Any delay caused by something outside our control like extreme weather, natural disaster, epidemic or crime and supply shortages affecting the industry (eg, where new model devices are in very high demand and short supply after launch).

We do not offer "new for old" cover: so any replacement device you receive may be refurbished to our standard (using original equipment manufacturer parts). Our aim is that you will not be able to tell the difference between a new and refurbished device. In the unlikely event that we can't send you a same model replacement, we'll offer you a different make, model or colour device with comparable features and functionality.

Please make sure someone is in to sign for the delivery. Your replacement device comes with:

- A 24 month warranty.
- The usual accessories that come with the device device if yours were involved in the incident or we offer a different model replacement and a new SIM with the same phone number if you need one.
- Instructions on how to get the Three Rescue™ app on your replacement device to transfer any contacts, photos and videos you backed up on your old device.
- Pre-paid packaging to return any damaged or faulty device (minus the SIM, battery and charger).

As soon as you receive your replacement device, the original claimed-for device (the faulty or damaged device, or the lost or stolen device if later recovered) becomes the property of the Insurer and must be returned to us within 15 days. Otherwise, we'll charge a non-return fee (based on the value of the non-returned model) to the payment card used to pay your excess fee. The device is your responsibility until it arrives with us so please get proof of postage from the Post Office. We will not approve any further claim until you have returned the claimed-for device or paid the outstanding amount.

You must comply with our reasonable instructions including switching off or uninstalling any app which prevents our access to remove data from the claimed-for device. If you need any help with this please call us on 0333 338 1001. If you



refuse to do it, we will not proceed with your claim. If you fail to do it, we will treat that as a non-return and may charge you a non-return fee

## **H. The Three Rescue™ app**

The Three Rescue™ app helps you to keep your contacts safe, allows you to back up your photos and videos (up to a maximum of 10GB storage), lets you lock a missing device (Android only) and helps you track down a misplaced device. We'll send you an activation text message within seven days of your policy start date to enable you to download the app and set up your online app account. At date of printing, the Three Rescue™ app is compatible with iPhones operating software version iOS 7 and above, and with Android phones operating software version 4.0 and above. Most but not all devices are compatible with certain app features.

With the Three Rescue™ app installed, you can do the following:

- Click Backup to save your contacts, photos and videos to your secure online app account; restored data will reflect your last backup.
- Click Lock Phone to lock your missing phone (Android only).
- Click Unlock Phone to unlock a found phone (Android only).
- Click Locate Phone to see a map with the location of your lost phone. If it has GPS signal, you'll see its precise location, otherwise it'll pinpoint the nearest phone mast.
- Click Erase Data to remotely erase the contacts, photos and videos stored on your phone (photos and videos erasable on Android only).

- Click Sound Alarm to sound a beeping alarm from your phone for 3 minutes.
- Click Security to scan your phone for threats and turn on Safe Browsing to protect your phone and privacy while you browse the web (Android only).
- Click App Assist to see which apps on your phone have access to personal information, such as your contacts and location (Android only).
- Click Battery to see a breakdown of your remaining battery life by activity (e.g. calls, music, internet browsing, maps etc.) and for tips on how to improve its lifetime.
- Click Storage to see a breakdown of what's using up your phone's storage capacity.
- Click Speed to analyse your phone's performance for ways to improve its battery life, speed and storage availability (Android only).
- Click the Scan Apps buttons to manage your battery life, speed and storage by easily stopping and/or removing apps (Android only).

In addition, you can maintain your personal Account Info from your online account. You can log in to your online account 24/7 at [three.co.uk/threerescue](https://three.co.uk/threerescue).

**For your own safety, never use this service to recover a stolen device or if the tracked location is unfamiliar to you. Report the incident to the police and make an insurance claim. Do not rely on this service in an emergency situation. (e.g trying to trace a missing person)**

Full Terms and Conditions for the Three Rescue™ app can be found in the app itself or at [www.threerescue.co.uk/appterm](https://www.threerescue.co.uk/appterm)s

**I. To cancel your cover.**

You can cancel Three Rescue™ within the first 28 days and (if you haven't made a claim) you'll receive a refund of any premium paid. Otherwise you can call, email or write to the Three Rescue™ team to cancel at any time and your cover will finish at the end of the paid-for period. You can find contact details in Section A. We'll give you an extra 30 days before closing your app account, so you can move any backed up data.

When you buy another device from Three on the same mobile number and add insurance, we'll cancel cover on your old device automatically. You can call us to keep that policy running. We'll set up a policy on the new device and confirm your cover start date, premium and claim excess fee in writing.

We'll cancel your policy if you fail to pay the monthly premium, have two successful claims in any 12-month period or if we have any other good reason to cancel, such as fraud or if you don't comply with these Terms and Conditions. If we cancel your policy, we will send you confirmation including your cover end date.

## **J. How to complain.**

You can call, email or write to us to make a complaint (see Section A for our contact details). If we can't resolve your complaint right away we'll email or write to you within five working days to outline our next steps. If the issue still isn't resolved within two weeks, we'll keep you up to speed on what's happening.

If you're not happy with the outcome or we haven't given our final response within 8 weeks, you can contact The Financial Ombudsman Service by phone: 0800 023 4567 (freephone) or 0300 123 9123, by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or in writing at Exchange Tower, London, E14 9SR. You need to contact them within 6 months of receiving

our final decision. The service is free and we are bound by any decision the Financial Ombudsman reaches. This won't affect your statutory rights or prejudice your right to take subsequent legal proceedings. You can find out more at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

**K. Who provides this cover.**

This insurance is administered by Asurion Europe Limited ("Asurion"), which is authorised and regulated by the Financial Conduct Authority (no. 502545), registered in England and Wales with company number 6568029 at: Chiswick Place, 272 Gunnersbury Avenue, Chiswick W4 5QB. The Insurer is Liberty Mutual Insurance Europe Limited, which is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (no. 202205), registered address: 20 Fenchurch Street, London EC3M 3AW. To check the Financial Conduct Authority's register, see [fca.org.uk/register](http://fca.org.uk/register) or call 0800 111 6768 (freephone) or 0300 500 8082.

You and we may choose which law will apply to this contract. Unless we agree otherwise, Three Rescue™ is governed by the law of the part of the United Kingdom that you live in (England and Wales, Scotland or Northern Ireland) and all communication from us will be in English. We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we can't meet our liabilities you may be entitled to compensation to a maximum of 90% of your claim. Further info can be obtained from the FSCS on 0800 678 1100 or by going to [fscs.org.uk](http://fscs.org.uk).

**L. Our use of your personal data.**

By taking this cover you confirm that you've given us permission to communicate policy information with you by SMS, email or in writing using your given contact details.

In issuing and administering this policy, we will share your personal data (including location information) with:

- The Insurer, Three and other partner companies providing services under this policy to the extent necessary for them to provide those services.
- Group companies and any third party companies who are purchasers of all or part of Three or Asurion.
- Organisations we may use to monitor our performance, carry out research, create statistics and prevent or detect crime.
- Other third parties to the extent permitted by law.

Whenever your personal information is shared with third parties, it will be done in accordance with all responsibilities under the Data Protection Act 1998. This includes, for example, having appropriate written Terms to protect your personal information and ensuring any export of your personal information outside the European Economic Area is lawful in accordance with the Act. We will only use the personal information given by you to:

- Confirm your identity.
- Administer and contact you about your policy.
- Process any claim you make under your policy.
- Share data with Three and access your airtime usage record, and the location of your device at the time of the claim incident as part of our claim assessment process and to settle any claim you make for your device.
- Provide the Three Rescue™ services.
- Carry out internal record keeping.
- Record any claim details on relevant databases and registers for fraud detection purposes, and contact the police to check your crime reference number

in relation to a claim.

- Comply with legal or regulatory obligations or as otherwise permitted or required by law or legal process.

Asurion is registered with the Information Commissioners Office as a Data Controller (number Z2176995). By providing personal data to us (i.e. information which can identify you and relates to you, whether by itself or when used in conjunction with other information e.g. your name, policy number, device number and other contact details) we will necessarily assume that you expressly consent to this type of information being collected and used in the ways described above (subject to the requirements of the Data Protection Act 1998) including, for example, for fraud prevention purposes and other requirements imposed or permitted by law or regulation. You have the right to see and correct any personal information held about you. A £10 administration fee may be charged for this. To see your personal information or ask any question about our use of your data, please contact us (see Section A).

Your data may be transferred outside the European Economic Area (EEA) for the above purposes. If that happens, we'll make sure it's treated with the same level of protection as in the EEA. If you give us personal information about someone else, you are responsible for having their permission to do so and for telling them who we are and what their information will be used for. We will never sell or transfer your personal data to a third party unless we have your prior written consent, subject to the above and in accordance with the Data Protection Act 1998.

#### **M. Changes to the policy.**

We may alter the premium or Claim Excess fee for future periods of cover due to the overall cost of claims exceeding our reasonable estimate and we may alter the terms of the policy or cancel the policy based on our claims experience or for

any other good reason. If we make any change that improves your cover, we may apply it straight away without notice.

If we make a change that increases any charges or reduces your cover we will give you at least 30 days' notice sent to the contact details we have for you and you will be able to cancel your policy if you are not happy with our changes. This does not affect your right to cancel at any time.

### **N. Three Rescue™.**

We license the Three Rescue™ app to you as an included benefit of Three Rescue™. It can't be transferred and is effective until cancelled by us. We'll send the licence agreement to your device. We reserve and retain ownership of all legal rights, title and interest in the service.

#### **Phone:**

- About a phone policy: call 333 from a Three phone or 0333 338 1001 from any other phone.\*
- About a tablet or Mobile Broadband policy: call 500 free from a Three phone or 0333 338 1003 from any other phone.\*
- If your device has been lost or stolen while travelling abroad, call +44 7782 333 333. Standard roaming rates apply.

\*You can call us between 8am-9pm Monday to Friday; 9am-6pm at weekends, closed on UK bank holidays. 333 is free, Excludes Essential Plans, check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls package.

Details correct at time of print.

The 'Three' and 'Three Rescue™' trademarks and other related images, logos and names are proprietary rights of Hutchison 3G UK Limited's group of companies.

Contact details.

We're here when you need us. Here's how to get in touch.

Online: **[three.co.uk/threerescue](https://three.co.uk/threerescue)**

Email: **[threerescue@asurion.com](mailto:threerescue@asurion.com)**

**Phone:**

- About a phone policy: call 333 from a Three phone or 0333 338 1001 from any other phone.\*
- About a tablet or Mobile Broadband policy: call 500 free from a Three phone or 0333 338 1003 from any other phone.\*
- If your device has been lost or stolen while travelling abroad, call +44 7782 333 333. Standard roaming rates apply.

\*You can call us between 8am-9pm Monday to Friday; 9am-6pm at weekends, closed on UK bank holidays. 333 is free, Excludes Essential Plans, check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls package.

You can report a claim to the Three Rescue™ team by phone from 8am to 9pm Monday to Friday; 9am to 6pm at weekends, closed on English Bank Holidays.

Write: Three Rescue™, PO BOX 71012, LONDON W4 9FW



## **Contents.**

333 is free, Excludes Essential Plans, check price guide for full details. Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls package.

Details correct at time of print.

Calls may be recorded and monitored.