



brightcover

Brightcover Mobile

Terms and Conditions

Available at Harvey Norman®
Insured and Powered by AWP P&C S.A.

Allianz  | Allianz
Partners

Product Disclosure Disclaimer

Thank You for choosing to protect Your Mobile Phone with a Brightcover Mobile Policy.

Please ensure that You keep Your Original Documents that record the purchase of both Your Mobile Phone and Your Brightcover Mobile Policy. The Original Documents constitute proof of the purchase and in the event of a claim, the Original Documents may need to be produced.

This Brightcover Mobile Policy is underwritten and provided by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Financial Services Register No. 534384. Details about the extent of Our regulation by the Prudential Regulation Authority are available from Us on request.

We agree to insure Your Mobile Phone according to the Policy terms and conditions.

Brightcover Mobile Policy is administered by IC Frith Service Contracts Limited. Registered Office: Brennan House, Farnborough Aerospace Centre Business Park, Farnborough, United Kingdom, GU14 6XR. Authorised and regulated by the Financial Conduct Authority with Firm Reference Number: 1014736. The administration services are also provided by Frith Service Contracts Limited, who is an appointed representative of IC Frith Service Contracts Limited, with Financial Conduct Authority Firm Number 1025657.

IC Frith Service Contracts Limited receives remuneration for services in relation to this Brightcover Mobile. These services include administering claims on Our behalf. You do not pay IC Frith Service Contracts Limited a fee for doing this, they receive an administration fee from Us the insurer (AWP P&C S.A.).

This Brightcover Mobile Policy is sold to You by Harvey Norman Trading (UK) Limited, which has been appointed to do so by IC Frith Service Contracts Limited on Our behalf. Please note that Harvey Norman Trading (UK) Limited does not provide You with advice

or recommendations on whether to take out the Brightcover Mobile Policy or other insurance policies; it does not search for and propose suitable insurance policies for You or act on Your behalf in any other way. Harvey Norman Trading (UK) Limited's company number is 15512318 and its registered office is at Unit 62a The Parade Gracechurch Shopping Centre, The Parade, Sutton Coldfield, Birmingham, United Kingdom, B72 1PD.

The Retailer, Harvey Norman Trading (UK) Limited, has a financial interest in You purchasing the Brightcover Mobile Policy as it receives commission for introducing You to Us and concluding the Brightcover Mobile Policy on Our behalf. You do not pay Harvey Norman Trading (UK) Limited a fee for doing this; they receive a commission from Us (the insurer, AWP P&C S.A.).

Further details of the remuneration arrangements for Your Brightcover Mobile Policy are set out on page 17.

Financial Services Compensation Scheme (FSCS)

For Your added protection, We are covered by the FSCS. You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Your eligibility

You must be 18 years or older and a resident of the United Kingdom (Channel Islands not included) to purchase a Brightcover Mobile Policy.

Demands and needs statement

Brightcover Mobile Policy is designed to meet the demand and needs of those who wish to protect their Mobile Phone against the risk of Accidental Damage.

Your Brightcover Mobile Policy does NOT cover everything. You should read terms and conditions in this booklet carefully and make sure it provides the cover You need.

You may already possess alternative insurance for some or all of the features and benefits provided by this Brightcover Mobile Policy. It is Your responsibility to investigate this.

Other providers

Please be aware that extended warranty and insurance products are available from other electrical retailers, insurance companies and providers. Cover may also be available on some mobile phones by Your credit card provider. You may also be covered under contents insurance or other insurance policies You may have. Please note, however, that a claim under Your other insurance policies may affect subsequent premiums at renewal.

Summary of cover

What is covered

Replacing or repairing Your Mobile Phone in the event of:

- Accidental Damage within 12 or 24 months of purchase, including liquid damage, screen damage and any damage that causes a mechanical or electrical failure of Your Mobile Phone.

Your Mobile Phone must be purchased from a Harvey Norman UK retail store to qualify for the Brightcover Mobile Policy.

The protection provided to You under Your Brightcover Mobile Policy is subject to the terms and conditions specified on page 7.

What You are NOT covered for

- Theft.
- Loss.
- Consequential loss of any kind; including Unauthorised Call Abuse.
- More than 2 valid claims for repair under the Accidental Damage cover.
- Accidental Damage to Your Mobile Phone outside of the United Kingdom.
- Failure of Your Mobile Phone caused by mechanical or electrical failure not resulting from Accidental Damage.

For full details of what's NOT covered in Your Policy please see below in the 'Exclusions' Section.

Excess Fees

You need to pay a fee every time You make a successful claim for Accidental Damage, this is the Excess Fee. Your Excess Fee depends on the Original Purchase Price of Your Mobile Phone and is payable for every accepted claim and must be paid before Your claim is accepted. For full details of how much Excess Fee is payable, please refer to 'Accidental Damage cover' in the terms and conditions below.

**For all enquiries or to lodge a claim contact
Our Customer Service Team on:**

0800 102 6280

Monday to Friday 9.00am - 5.30pm or email:
customerservice@brightcover.co.uk

You can also register Your claim online, 24 hours a day, by visiting:

www.brightcoverclaims.co.uk

Protection



1 Year or 2 Years Accidental Damage Protection

Brightcover Mobile Policy covers You for accidental drops, spills, cracked screens and unintentional accidents from the date of purchase of Your Policy and up to 1 or 2 years depending on the term selected.



Replacement

If We cannot fix the product, we'll replace it. spec for spec. If no equivalent replacement product is available, a store credit or cash settlement may be provided at Our discretion.



Transferable

If You sell Your Mobile Phone or gift it to someone, Your cover and any unredeemed entitlements can be transferred to the new owner. Please see page 14 for details on how to request a transfer.

Support



Customer Service Team

Call 0800 102 6280 to speak with the Customer Service Team who are available to help You with any enquiries or questions You may have.

The Customer Service Team are available:
Monday to Friday: 9:00am to 5:30pm.
Closed weekends and public holidays.



Easy Claim Process

Making a claim is simple and the Customer Service Team are here to help You through every step of the process. Simply:

1. Register Your claim online at www.brightcoverclaims.co.uk or call the Customer Service Team on 0800 102 6280
2. Have Your Original Documents handy to register the details of Your claim
3. Let the Customer Service Team take care of the rest!

Terms and Conditions

General

If You have purchased more than one Mobile Phone on the same purchase receipt, then Your Brightcover Mobile Policy will only cover those Mobile Phones specifically described on Your Original Documents as being covered. Your Brightcover Mobile Policy is only available to purchase from Harvey Norman UK on the date of purchase of Your Mobile Phone.

Term

For all Mobile Phones purchased with a purchase price over £95 the term of Your Policy may be:

- 12 or 24 months Accidental Damage cover as chosen by You and as specified on Your Original Documents.

The term of Your Policy will be clearly stated on Your Original Documents and is effective from the Purchase Date of Your Mobile Phone.

Paying your premium

You must pay the total premium (inclusive of all applicable taxes) in one payment before the Your Brightcover Mobile Policy can start. The premium is taken to be received by Us as soon as it has been paid by You to the Retailer.

Accidental Damage Cover

If Your Mobile Phone is accidentally damaged during the first 12 months or 24 months (depending on the term You have chosen) following the Purchase Date of Your Mobile Phone, We will, at Our discretion, repair or replace Your Mobile Phone, subject to any applicable Excess Fee and the terms and conditions of Your Brightcover Mobile Policy. Repairs to Your Mobile Phone may use new or refurbished parts. If in Our view it is not possible or economical to repair Your Mobile Phone then We will replace Your Mobile Phone in accordance with the Replacement Terms below. Where only a part or parts of Your Mobile Phone has been damaged, We will only pay for the repair or replacement of that particular part or parts.

You will be required to pay an Excess Fee each time You make a claim. The applicable Excess Fee is determined by the Original Purchase Price of Your Mobile Phone:

- **If Your Mobile Phone's Original Purchase Price is more than £500 You will be required to pay an Excess Fee of £100; or**
- **If Your Mobile Phone's Original Purchase Price is £200.01 to £500 You will be required to pay an Excess Fee of £50; or**
- **If Your Mobile Phone's Original Purchase Price is £200 or less You will be required to pay an Excess Fee of £25.**

You will not be able to claim:

- After 12 months or 24 months, depending on the length of time of the Brightcover Mobile Policy You have chosen have elapsed from the date You purchased Your Brightcover Mobile Policy;
- When You receive a Replacement item where Your Mobile Phone is replaced following a valid claim under Accidental Damage cover (Note that if Your Mobile Phone is replaced, this shall constitute fulfilment of this Policy and the faulty item will become Our property); or
- When You have made 2 valid claims for repair of Your Mobile Phone.

You should note that in such circumstances, the term of Your Policy finishes.

Your cover under Accidental Damage will also end if We repair Your Mobile Phone twice under Accidental Damage cover. For clarity, where Your Mobile Phone is repaired once, Your Brightcover Mobile Policy will not automatically come to an end and You may claim again during the term of Your Policy subject to its terms and conditions.

Accidental Damage cover is for hardware only. Accidental Damage cover does cover items such as chargers, docking stations, external speakers, externally-attached devices, components, cases or wiring classified by Us as 'accessories' or 'consumables' and not built in or on the base unit, such as mounting kits, memory disks or disk, disposable memory devices, sim cards, carrying cases or stylus pens, or any other parts/components requiring regular maintenance.

Replacement Terms

If Your Mobile Phone is not economical for Us to repair Your Mobile Phone at Our sole discretion, We may replace Your Mobile Phone with a new mobile phone that is spec for spec. We may, at Our sole discretion, replace Your Mobile Phone with refurbished mobile phones, supplied by the Retailer. In the event that We replace Your Mobile Phone, We will take into account features, quality, operating systems and specifications of the original item as well as availability of the technology.

The value of the replacement mobile phone shall not exceed the Original Purchase Price You paid for Your Mobile Phone. Due to changes in product technology and availability, the replacement mobile phone We supply may have a lower selling price. Replacement price differences, if any, will not be refunded.

If We cannot repair Your Mobile Phone or offer a suitable replacement, We may arrange a store credit for You for use with the Retailer or cash settlement. The value of any store credit or cash settlement that We arrange for You will not exceed the Original Purchase Price of Your Mobile Phone. The decision to repair, replace, offer a store credit or cash settlement is always at Our sole discretion.

If Your Mobile Phone is replaced, a store credit is given or a cash settlement is made, this shall constitute fulfilment of Your Policy and the faulty item will become Our property.

Availability of service

We always try to complete repairs in the shortest amount of time possible, however, We are not responsible for delays caused by factors beyond Our control such as manufacturer delays in supplying parts.

Exclusions

Your Brightcover Mobile Policy does not cover:

1. Faults or failure of Your Mobile Phone caused by mechanical or electrical failure not resulting from Accidental Damage.
2. Mobile Phones with a value under £95 or more than £2300 at the time of purchase.
3. Refurbished mobile phones.
4. Theft and/or loss of Your Mobile Phone or any consequential loss, including Unauthorised Call Abuse.
5. Repairs or replacements that have been organised without following the claims procedure listed in this document or without Our authority.
6. Costs, except where specifically mentioned in these terms and conditions, associated with freight, transportation or delivery for Your Mobile Phone.
7. Costs associated with setting up Your Mobile Phone, updating, routine maintenance, cleaning or servicing of Your Mobile Phone.
8. Costs associated with any damage to Your Mobile Phone caused by a third party service provider that occurs during the delivery of service by that third party service provider.
9. Subject to law, consequential losses or damage of any type, including but not limited to loss of enjoyment, loss of intellectual or sentimental value of Your Mobile Phone.
10. Any single claim amount which exceeds the Original Purchase Price of Your Mobile Phone.
11. Any Mobile Phone which has had its serial or IMEI number removed, defaced or altered.
12. Any claim where the Accidental Damage occurs outside the term You have chosen.
13. Any and all Pre-existing Conditions that occur prior to the Purchase Date of Your Mobile Phone.
14. Recovery from a third party, for example, the police, or repossession of Your Mobile Phone for any reason whatsoever.
15. Fraudulent or dishonest acts on Your part or with Your consent.
16. Any damage to Your Mobile Phone, where the incident causing the damage occurred outside of the United Kingdom.
17. Costs to replace any data including but not limited to software, games, wallpapers, logos, videos, ringtones or downloads stored on the Mobile Phone, SIM card, memory card, any other storage component of the Mobile Phone, We do not provide You any data recovery services under this cover.
18. Accessories such as, but not limited to chargers, headphones, microphones, cords and cables, sim cards and memory cards.
19. Any damage to Your Mobile Phone that does not otherwise affect its performance and/or functionality.
20. Wear and tear, including but not limited to home buttons and power buttons.
21. The acquisition or destruction of Your Mobile Phone by order of any government, public or statutory authority.
22. Your Mobile Phone that is intentionally damaged. If We find evidence of intentional damage, We are not obligated to repair or replace Your Mobile Phone.
23. Damage caused by war, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labour disturbance, lockout, or civil commotion.
24. Losses or Accidental Damage due to third party actions, fire, insects, animals, exposure to weather conditions, seepage, pollution, flooding, electro-magnetic pulse, acts of god or consequential loss of any nature.
25. Damage from abuse, misuse, neglect, introduction of foreign objects into Your Mobile Phone, unauthorized modifications or alterations to Your Mobile Phone, failure to follow manufacturer's instructions.
26. Costs associated with investigative services where no problem can be found or where a claim was found to be invalid.
27. Claims as a result of You acting illegally or breaking any government prohibition or regulation.

Privacy Notice

We care about Your personal data.

This summary below and Our full privacy notice explain how We protect Your privacy and uses Your personal data.

Our full privacy notice is here:
www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Us at:
Customer Service (Data Protection) Allianz Assistance
102 George Street Croydon CR9 6HD.

To learn more about IC Frith Service Contracts Limited's privacy notice please visit: www.icfrith.co.uk/s/privacy-policy

To learn more about the Retailer's privacy notice please visit: <https://www.harveynorman.co.uk/pages/privacy-and-cookies-policy>

How will We obtain and use Your personal data?

We will collect Your personal data from a variety of sources including:

Data that You provide to the Customer Service Team for example when You submit a claim request over the phone or via their online claims portal. You can view the privacy policy of the online claims portal at:
www.brightcoverclaims.co.uk

Also data that may be provided about You from certain third parties, such as retailers of Your Mobile Phone and authorised repairers.

We will collect and process Your personal data in order to comply with Our contractual obligations and/or for the purposes of Our legitimate interests including:
Entering into or administering contracts with You.

Who will have access to Your personal data?

We may share Your personal data: With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes, With other service providers who perform business operations on Our behalf, Organisations who We deal with which provide part of the service to You

such as retailers, claims administrators and authorised repairers.

To meet Our legal obligations including providing information to the relevant ombudsman if You make a complaint about Your Mobile Phone or service that We have provided to You.

We will not share information about You with third parties for marketing purposes unless You have specifically given Us Your consent to do so.

How long do We keep Your personal data?

We will retain Your personal data for a maximum of seven years from the date the insurance relationship between Us ends. If We are able to do so, We will delete or anonymise certain areas of Your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will Your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) or European Economic Area (EEA). Whenever We transfer Your personal data outside the UK or EEA to other Allianz Group companies, We will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, We take steps to ensure that personal data transfers outside the UK or EEA receive an adequate level of protection.

What are Your rights in respect of Your personal data?

You have certain rights in respect of Your personal data. You can:

- Request access to it and learn more about how it is processed and shared,
- Request that We restrict any processing concerning You, or withdraw Your consent where You previously provided this,
- Request that We stop processing it,
- Request that We update it or delete it from Our records,

- Request that We provide it to You or a new insurer,
- And to file a complaint.

Automated decision making, including profiling We carry out automated decision making and/or profiling when necessary. For more information on automated decision making, including profiling, please visit: www.allianz-assistance.co.uk/privacy-notice/

How can You contact Us?

If You would like a copy of the information that We hold about You or if You have any queries about how We use Your personal data, You can contact Us as follows:

By post: Data Protection Officer, AWP
Assistance UK Ltd, 102 George Street,
Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com
or at: dataprivacy.fos.gb@allianz.com

Transferring Your Brightcover Mobile Policy

Subject to the new owner meeting the eligibility criteria on page 3, Your Brightcover Mobile Policy can be transferred to a new owner of Your Mobile Phone. If You wish to transfer Your Policy, You can call the Customer Service Team on 0800 102 6280 or email Your request to customerservices@brightcover.co.uk. You must provide this terms and conditions booklet and Original Documents to the recipient of the Mobile Phone.

45 day cooling off period

If You wish to cancel Your Brightcover Mobile Policy within 45 days of the Purchase Date of Your Policy and You have not made a claim, the Retailer will refund the amount You paid for Your Policy.

Cancellation of Your Policy

By You

You can cancel Your Policy by calling the Customer Service Team on 0800 102 6280. You may request to cancel Your Policy at any time without any cancellation fee.

If You request a cancellation during the 45 day cooling off period, and no claim has been made, the Retailer will refund the full amount You paid for Your Policy.

If You have made a claim during the cooling off period and You cancel Your Policy during the cooling off period, You will not receive any refund of premium that You have paid.

If You cancel after the 45 day cooling off period, You will not receive any refund of premium that You have paid.

By Us

We may cancel Your Policy, subject to 7 days notice, if:

- You make a claim We believe to be fraudulent.

In such circumstances, We will not return any of the premium You have paid. In the event We cancel Your Policy We will provide written notice to Your last known address or by way of email correspondence to the email address You provided.

What You must do

You must do the following things. If You do not, We may refuse to pay a claim, reduce the amount that We pay and/or cancel Your Policy.

- You must keep Your Mobile Phone in a sound state of repair at all times.
- You must take reasonable precautions to prevent damage of Your Mobile Phone at all times.
- Accidental Damage claims must be made within 10 days of the occurrence of any event.
- Where a claim is settled with a replacement Mobile Phone, You pass all rights, title and ownership of the claimed Mobile Phone to Us.
- If You make a claim, You agree to cooperate fully with the requirements of the claims processes set out in 'Making a Claim' and supply any additional information that may be required to settle Your claim.

Definitions

Accidental Damage: means physical damage which occurs as a result of a sudden, unforeseen and unexpected event. The event must arise from a single identifiable incident.

Customer Service Team: means IC Frith Service Contracts Limited. Company Number 15543908. Registered Office: Brennan House, Farnborough Aerospace Centre Business Park, Farnborough, United Kingdom, GU14 6XR. Authorised and regulated by the Financial Conduct Authority, with Firm Reference Number 1014736. And Frith Service Contracts Limited, who is an appointed representative of IC Frith Service Contracts Limited with Financial Conduct Authority Firm Number 1025657.

Excess Fee: means the amount You have to pay each time You make a claim which is accepted under Accidental Damage cover.

Original Documents: means Your original purchase receipt and tax invoice issued by the Retailer which references Your Brightcover Mobile Policy and Your Mobile Phone.

Original Purchase Price: means the amount shown on the purchase receipt and/or Tax Invoice being the cost of Your Mobile Phone.

Pre-existing Condition: the Product covered under Your Policy, has suffered a fault and/or Accidental Damage before You purchased Your Mobile Phone.

Purchase Date: means the date shown on Your Original Documents as the date of purchase of Your Mobile Phone.

Replacement Terms: means the paragraphs in this document under the heading "Replacement Terms".

Retailer: refers to Harvey Norman Trading (UK) Limited whose name appears on the original purchase receipt and/or tax invoice as the supplier of Your Mobile Phone.

Unauthorised Call Abuse: means the cost of unauthorised calls made from Your Mobile Phone.

You, Your: means the person or persons named as the purchaser on the original purchase receipt and/or Tax Invoice.

Your Mobile Phone: means the mobile phone that You purchased Your Brightcover Mobile Policy.

Your Policy, Your Brightcover Mobile Policy: means the Brightcover Mobile Policy that You have purchased with Mobile Phone.

We, Us, Our: AWP P&C S.A.

Information on remuneration

Remuneration charging structure for Brightcover Mobile policies

The Customer Service Team's commission is generated from their third party administration fee and is calculated as a portion of the Our net rate for the risk. To clarify, the net rate is Our base rate + the Customer Service Team's third-party administration fee which is a maximum of 23% of this net rate.

The Retailer from who You have purchased Your Mobile Phone and Your Brightcover Mobile Policy is bound by pricing controls which are set by Us. The maximum commissions payable to the Retailer may not exceed 42.9% of the premium You pay for Your Brightcover Mobile Policy inclusive of the insurance premium tax of 12%.

Other types of payment/remuneration

The Retailer receives no other commission from Us but may receive additional revenue from activities where:

We, acting in Our sole discretion, decides to purchase a replacement product from the Retailer to fulfil a claim under a Brightcover Mobile policy. The Retailer does not have any influence on Our decision to provide this outcome to consumers.

We, acting in Our sole discretion, requests that the Retailer conducts an assessment or repair of a branded product under a Brightcover Mobile policy for which an assessment/repair fee is paid to the Retailer. The Retailer is an accredited provider of these services under specific manufacturer warranties.

We pay commission to the Retailer on the sale of the Brightcover Mobile through the Customer Service Team.

Further details of the remuneration paid can be found at www.icfrith.co.uk/brightcover_remuneration.

International sanctions

This Brightcover Mobile Policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Kingdom, the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations.

We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

Your statutory rights

This Policy is construed in accordance with English law.

In the event of a problem with Your Mobile Phone, You may have rights at law against the seller or manufacturer of the product under warranties or guarantees expressed or implied by mandatory provisions of law.

Your Brightcover Mobile Policy does not replace these rights or make them void. These rights include the right to claim for a refund, repair, or replacement from the supplier of the electrical goods for up to six years (Scotland it's up to five years after you become aware, or could with reasonable diligence have become aware there was a problem) if Your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to You. After the first six months You will have to prove that the goods had a fault when sold to You and the longer it takes for the fault to appear the more difficult this will be. For further information about Your statutory rights You may wish to contact the Citizens Advice Bureau: www.adviceguide.org.uk or 0808 223 1133.

Governing law

The law of England and Wales will apply and all communications and documentation in relation to Your Brightcover Mobile Policy will be in English.

In the event of a dispute concerning Your Policy, the courts of England and Wales shall have exclusive jurisdiction.

Claims procedure - making a claim

Before calling please conduct a basic check of Your Mobile Phone.

- ✓ Is Your Mobile Phone charged and turned on?
- ✓ Have You checked the manufacturer's instruction manual for Your Mobile Phone? Many manufacturer's instruction booklets contain "trouble shooting" tips.

If the problem still persists follow Our simple claims procedure to make a claim under Your Brightcover Mobile Policy. Please have

Your Original Documents ready. You can raise a claim by either:

- ✓ Going online at www.brightcoverclaims.co.uk
- ✓ Calling the Customer Service Team on 0800 102 6280 from Monday to Friday, 9:00am to 5:30pm (excluding public or bank holidays).
- ✓ A representative of the Customer Care Team will verify Your details and assist You with Your query.

Complaints procedure - customer care

We take Our customer service seriously and want to hear about any problems that You may have had with Your Claim, Your experience with the sale of Your Policy or the level of service with which You have been provided. If a problem does arise, please call the Customer Service Team on 0800 102 6280 or email: customerservice@brightcover.co.uk. If the matter cannot be determined to Your satisfaction, please write to:

**IC Frith Service Contracts Limited
c/o Brightcover Customer Services Team
Suite 5, Elmwood Business Centre
44-46 Elmwood Ave, Belfast, UK,
BT9 6AZ.**

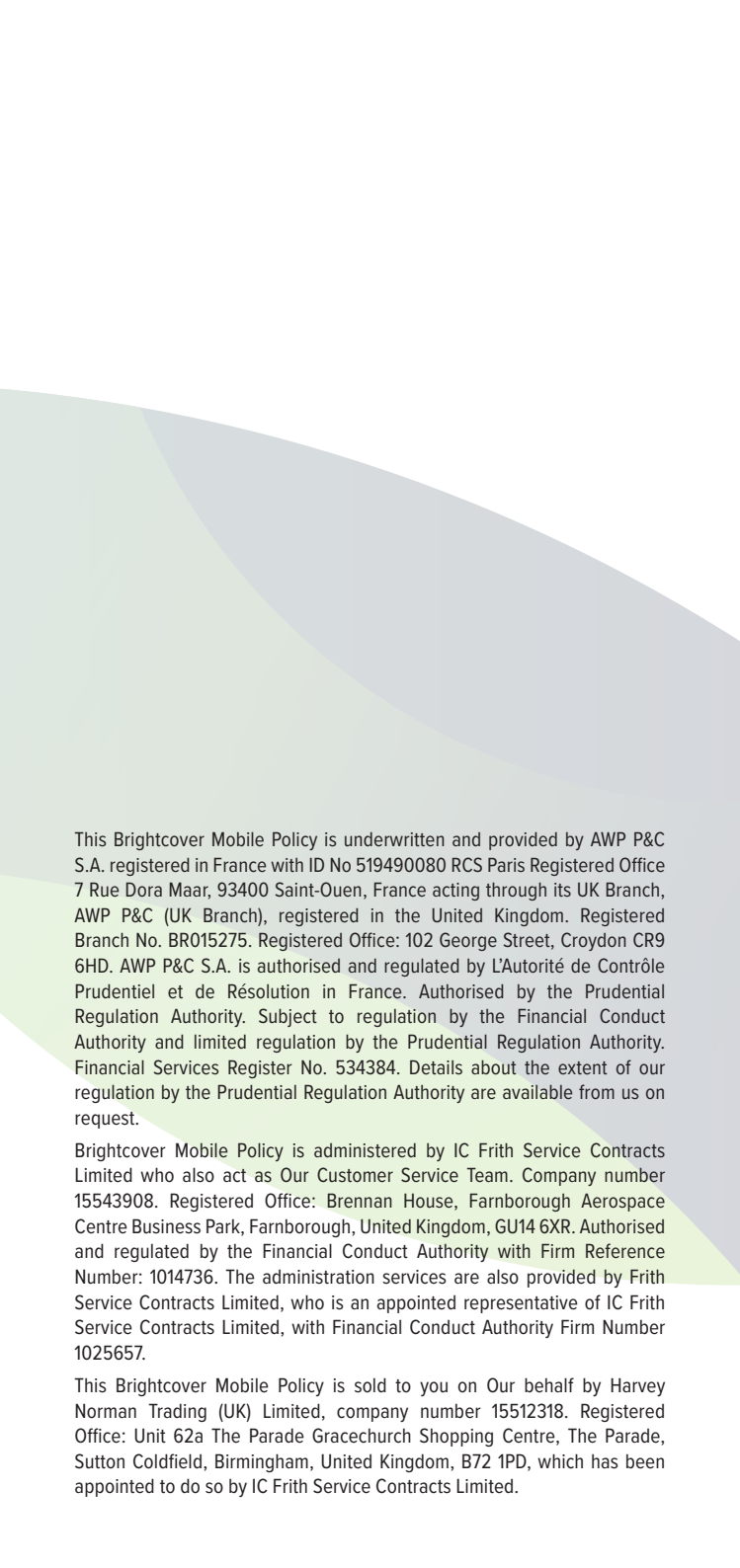
The Customer Service Team will confirm the receipt of Your complaint within 48 hours of receiving it and will endeavour to have a resolution to Your complaint within 5 working days. If You are not satisfied with the outcome of Your complaint, You may refer the matter to the Financial Ombudsman Service:

**Post: The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR.
Visit: <https://www.financial-ombudsman.org.uk>
Phone: 0800 023 4567 or
Email: complaint.info@financial-ombudsman.org.uk**

Insurer details

This Brightcover Mobile Policy is underwritten and provided by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Financial Services Register No. 534384. Details about the extent of Our regulation by the Prudential Regulation Authority are available from Us on request.

ATTACH INVOICE HERE



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Brightcover Mobile Policy is administered by IC Frith Service Contracts Limited who also act as Our Customer Service Team. Company number 15543908. Registered Office: Brennan House, Farnborough Aerospace Centre Business Park, Farnborough, United Kingdom, GU14 6XR. Authorised and regulated by the Financial Conduct Authority with Firm Reference Number: 1014736. The administration services are also provided by Frith Service Contracts Limited, who is an appointed representative of IC Frith Service Contracts Limited, with Financial Conduct Authority Firm Number 1025657.

This Brightcover Mobile Policy is sold to you on Our behalf by Harvey Norman Trading (UK) Limited, company number 15512318. Registered Office: Unit 62a The Parade Gracechurch Shopping Centre, The Parade, Sutton Coldfield, Birmingham, United Kingdom, B72 1PD, which has been appointed to do so by IC Frith Service Contracts Limited.