



Virgin Media Protect
Administered by Asurion
virginmedia@asurion.com

www.virginmedia.com/protect

0345 030 3291

8am-9pm Monday to Friday

9am-6pm weekends (closed Bank Holidays)

Virgin Media Protect Damage Cover

Welcome to Virgin Media Protect, brought to you by Asurion.

Nobody likes reading the small print, but to avoid any surprises, please:

- ✓ Read the insurance Terms and Conditions in full so you know what's covered, what's not and how to claim
- ✓ Make a claim, ideally within 30 days of discovering that your device is damaged by submitting a claim 24/7 at www.virginmedia.com/protect or by calling us on 0345 030 3291*
- ✓ Pay the excess fee to complete your claim. The excess fee is confirmed in your welcome pack and you can call us at any time to check it
- ✓ Comply with our reasonable instructions, including switching off or uninstalling any app which prevents our access to remove data from the claimed for device
- ✓ Your device will be repaired and returned to you within 5 working days from when it is collected. If we are not able to repair your device, you will receive a replacement device that has been refurbished to our 'as new' standard using original manufacturer parts only
- ✓ Your insurance policy is not tied to any other contract you have with Virgin Media. If you want your policy to come to an end at any time you will need to contact the Virgin Media Protect team directly (see Section E)

Insurance Terms and Conditions

Please read the Terms and Conditions in full so you understand what's covered and what's not. The terms 'we', 'our' and 'us' means Asurion (the Policy Administrator) and/or WDP Insurance Limited (the Insurer).

A. Your cover

Virgin Media Protect Damage Cover gives worldwide cover to protect your device against:

- Accidental damage including cracked screens
- Liquid and moisture damage
- Malicious damage caused by someone who doesn't have your permission to use the device
- Pet damage
- Out of warranty breakdown

You're covered when you lend your device to family or friends and whenever you travel abroad.

You can buy Virgin Media Protect Damage Cover provided:

- You're over 18
- You haven't had a mobile insurance policy declined or cancelled by us in the past or a claim denied due to fraud

If at any time you or the authorised user of the device are no longer going to be resident in the UK, you need to contact us using the details above and let us know. Your cover will be automatically cancelled.

B. The cost of cover

Your monthly premium and claim excess fee (the amount you have to pay to complete a claim) is confirmed in your welcome pack.

Asurion will collect your monthly premium in advance from the debit/credit card you used to purchase the policy (this will show on your statement as VirginPhoneIns) on behalf of the Insurer. You need to pay the first month's premium before any claim can be completed, your cover then renews automatically for the next 59 months after which we'll cancel your policy. As devices age they will fall in value and so from time to time we may adjust your excess fee downwards. Call us to find out your current excess fee.

C. What's not covered

- Any device other than the one shown on your welcome pack unless replaced by us or replaced under manufacturer warranty.
- Any claim for loss or theft.
- 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.
- The excess fee you have to pay to complete a successful claim.
- The cost of any calls, texts, data usage or downloads on a lost or stolen device.
- A fourth or subsequent claim in any 12-month period.
- Accessory-only claims.
- Accessories other than the battery, mains charger and any hands-free kit that came with the device that are involved in the same incident.
- Cosmetic damage - minor damage such as scratches or dents which don't affect the normal functioning of the device (but we do cover cracked screens).
- Damage caused by making alterations to the device or acting against manufacturer 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 malicious or deliberate damage caused by you or somebody you have authorised to use the device.
- Any losses or consequences you face as a result of being without your device.
- Loss or corruption of any kind of app, software or digital content other than standard manufacturer software.
- Confiscation of your device by a finance company or government agency (such as the police).
- Any claim that we find to be fraudulent. If we settle a claim that's later found to be fraudulent we may take action to recover our costs.
- Your SIM card.

D. Making a claim

1. Submit your claim online 24/7 at www.virginmedia.com/protect
2. Claim by phone using the contact details set out in Section J

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

Repairing your device:

- We aim to pick up your damaged device next day for claims approved before 8.30pm Monday to Friday and 2.30pm on weekends.
- Please ensure you back up your phone and the phone is wiped of personal data and unlocked (this includes removing any security apps such as find my iPhone or Google Smart Lock).
- Once received at our repair centre, we will repair the device and charge the excess fee to the card details you provided during the claim.
- The repaired device will be returned to you within 5 working days from when we collected your device. Please make sure someone is in to sign for the delivery (if not it may be delivered to a neighbour).
- Your repair comes with a 24-month warranty.

If we're late, let us know and we'll give you £20 for any delay paid to the payment card used to pay your claim excess fee within 30 days

Delivery within 5 working days from collection excludes:

- Deliveries 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 (e.g. where new model devices are in very high demand and short supply after launch).

If the device you send to us is not the correct insured device, the damage is different to what you described, or the device is not fully unlocked (including the removal of any security apps) we may cancel your claim and return your device to you unrepaid.

Please Note: We will wipe your device of any personal data as part of the repair process and will not be able to return any personal memory cards and/or SIM cards.

If we are not able to repair your device, we will provide you with a replacement. Any replacement device you receive may be refurbished to our standard using original equipment manufacturer parts. In the unlikely event 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. Your replacement device comes with a 24-month warranty.

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

We will ask you to provide relevant information to support your claim. In some cases, we may also ask you to complete a written claim statement and/or provide evidence of your identity.

E. Cancelling your cover and changes to the policy

You can call or email us to cancel your policy (See section J. Contact Details) or write to us at Virgin Media Protect, PO Box 670, Brentford, TW8 1DA.

You can cancel within the first 28 days and (if you haven't made a claim) we'll refund any premium paid. Otherwise, you can cancel at any time and cover will finish at the end of the paid-for period. When you buy another device from Virgin Media on the same mobile number and add insurance, we'll cancel cover on your old device automatically. We'll set up a policy for the new device and confirm your cover start date, premium and claim excess in writing.

We'll cancel your policy if you fail to pay the monthly insurance premium, have three successful claims in any 12-month period or if you make a claim we find to be fraudulent. If you cancel or upgrade your airtime contract or any other associated contract with Virgin Media, your insurance policy will remain active unless you contact us to cancel. However, we'll cancel your policy if you have more than one device covered by Virgin Media Protect with the same phone number. If we cancel your policy, we'll send you written confirmation, including your cover end date.

We may also cancel your policy if it is no longer economically viable to provide this product or if we, or the insurer, withdraw from the market of providing policies of this type in the UK. If this happens, we'll give you at least 30 days' notice sent to the current contact details we have for you.

We may change your policy terms or alter the premium or excess fee for future periods of cover based on significant adverse claims experience, significant increase in our operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates. If we make a change that increases any charges or reduces your cover, we'll give you at least 30 days' notice sent to the current contact details we have for you and you will be able to cancel your policy if you are not happy with our changes. If we make any change that improves your cover, we may apply it straight away without notice.

F. How to complain

You can call or email us (See section J. Contact Details) or write to us at Virgin Media Protect, PO Box 670, Brentford, TW8 1DA. 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 contact you again to keep you up to speed on what's happening.

If you're not happy with the outcome of your complaint or we haven't given our final response within 8 weeks of you raising your complaint, 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 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. See financial-ombudsman.org.uk for more details.

G. 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 Vantage London, Great West Road, Brentford, TW8 9AG. The insurer is WDP Insurance Limited, which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. WDP is registered in Gibraltar with company number 115687 at 1st Floor, Grand Ocean Plaza, Ocean Village GX11 1AA, Gibraltar. Go to fca.org.uk/register or call 0800 111 6768 (Freephone) or 0300 500 8082* to check the Financial Conduct Authority's register.

You and the Insurer may choose which law will apply to this contract. Unless we agree otherwise, Virgin Media Protect 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.

Any payments collected by Asurion under these terms and conditions are collected on behalf of the Insurer.

The Insurer is 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 the claim under this scheme. Further info can be obtained from the FSCS on 0800 678 1100 (Freephone) or by going to fscs.org.uk.

H. How we will communicate with you

We will communicate with you by SMS, email or in writing using your given contact details.

Our use of your personal data:

We understand the importance of protecting your privacy. We want you to understand what personal information (also known as personal data) we collect, why it is collected, how it is used, and other important information so that you are informed and there are no surprises.

Personal information we collect when you use our services is needed for the following purposes:

- Contract: to communicate with you, process enrollments, bill and collect, process cancellations, process claims that you submit, provide customer service, administer your policy, and manage our supply chain management to manage device repairs.

- Legitimate interests: for maintaining our books and records, maintaining security and integrity, monitoring use and performance, quality assurance, fraud detection and prevention, and product improvement and development.
- Comply with legal requirements: to notify you as required by law in the event of a breach regarding the security of your personal information. We also use your personal information to comply with any other applicable UK or EU legal requirements.

If you do not desire for your personal data to be processed in accordance with these terms, you may cancel your contract at any time in accordance with the terms and conditions.

If you fail to provide certain information when requested, we may not be able to provide the services for which you have contracted, such as processing a claim.

Where to turn with questions

If you have any questions on this notice, please contact our Data Protection Officer by postal mail or email anytime.

Asurion
 Attn: EU Data Protection Officer
 c/o Office of the General Counsel
 648 Grassmere Park
 Nashville, TN, USA 37211
privacy@asurion.com

We may collect the following types of personal information:

- Name;
- Mailing address;
- Email address;
- Mobile phone number and information that identifies your mobile device, such as an International Mobile Equipment Identity (IMEI);
- Information collected after obtaining your permission;
- Any information that you provide as part of filing a claim;
- Information provided by your mobile network provider to validate your claim;
- Responses to online, verbal or video surveys that you choose to complete; and
- Other information that personally identifies you or is linked or linkable to you.

As part of the claim process, Asurion or its affiliates may require you to provide a copy of your driver's license, passport or other forms of identification. Additionally, in order to process your claim, Asurion or its affiliates may request your shipping and billing information, credit card information or other preferred payment means.

We will not use or disclose your personal information to third parties except as disclosed in this notice.

Asurion may transfer your personal information to:

- Non-affiliated companies that include telecommunication carriers, the insurer that underwrites your policy, credit card payment processors, security services providers, service providers who send communications on our behalf and third parties providing claims fulfillment, supply chain logistics, data center operations, information technology, customer service and quality assurance monitoring of customer service. These companies are required to comply with the principles set out in this notice and only use such personal information for the purposes for which it was provided to them;
- A third-party, in the event of a proposed or actual purchase, sale (including a liquidation, realisation, foreclosure or repossession), lease, merger, amalgamation or any other type of acquisition, disposal, transfer, conveyance or financing of all or any portion of its business or of any assets or shares of our business or a division thereof in order for you to continue to receive the same or similar products and services from the third-party. In these circumstances, personal information may be shared with the actual or prospective purchasers or assignees, or with the newly acquired business;
- If we: (i) believe in our sole judgment that such disclosure is reasonably necessary to comply with a legal process (such as a court order, search warrant, etc.) or other legal requirements of any governmental authority, (ii) would potentially mitigate our liability in an actual or potential lawsuit, (iii) is otherwise necessary to protect our rights or property, or (iv) is necessary to protect the legal rights or property of others

To determine the appropriate period which we will keep your personal information before we securely destroy it, we consider the purposes for which we process your personal information and whether we can achieve those purposes through other means, the applicable legal requirements, the amount, nature, and sensitivity of the personal information, and the potential risk of harm from unauthorised use or disclosure of your personal information.

In some circumstances we may anonymise your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you.

Our services are not directed to, and we do not knowingly collect personal information from, individuals under the age of 18. If a child is accessing services without your consent, please contact us by using the information provided below so that we can remove any personal information provided.

Personal information we collect from you may be processed by Asurion and third-parties as described in this notice in the United States and other countries and used consistent with your relationship with Asurion and the practices described in this notice.

Personal information will only be transferred to locations outside of the UK and the EU where permissible legal structures exist or where the country is deemed "adequate".

Unfortunately, no data transmission over the internet can be guaranteed to be 100% secure, and any information you send to us you do so at your own risk. However, we have implemented technical and organisational measures designed to provide appropriate levels of security for your personal data. Reasonable administrative, logical, and physical controls are in place to prevent your personal information from unauthorised access, use, disclosure, loss or theft.

While we take various steps to ensure the accuracy and completeness of your personal information, we rely upon you to provide accurate and complete personal information when interacting with us.

Under certain circumstances, by law you have the right to:

- Request access to your personal information (commonly known as a 'data subject access request'). This enables you to receive a copy of the personal information we hold about you.
- Request correction of any incomplete or inaccurate personal information that we hold about you.
- Request erasure of your personal information when there is no need for us continuing to process it or you have exercised your right to object to processing (see below).
- Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground.
- Request the restriction of processing of your personal information to suspend the processing, for example if you want us to verify its accuracy or the reason for processing it.
- Request the transfer of your personal information to another party.

If you want to exercise any of these rights, please contact the Data Protection Officer in writing per the 'Where to turn with questions' details in this notice. Valid requests will be honored within 30 calendar days of request. This 30-day period may be extended for another month for complex requests with notification of the reasons for the extension to you. Any such requests should be submitted to the Data Protection Officer.

You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances. In addition, there may be requests that we are unable to process because of other EU legal requirements. If a request is denied, we will notify of the reason.

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

You also have the right to lodge a complaint with the UK Information Commissioner's Office or other EU supervisory authority. However, if you have a complaint regarding the processing of your personal information, we request that you first contact the Asurion Data Protection Officer as indicated in the Where to turn with questions section of this notice and we will reply promptly.

I. Contact Details

Online: www.virginmedia.com/protect

Call: 0345 030 3291
8am-9pm Monday to Friday
9am-6pm weekends (closed Bank Holidays)

Email: virginmedia@asurion.com

Write to: Virgin Media Protect, PO Box 670, Brentford, TW8 1DA

*Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02.
Call charges apply when calling from abroad. To find out more about the cost of using your phone abroad visit www.virginmedia.com/help/virgin-mobile-using-phone-abroad

Please note standard charges apply, please check with your network operator for rates. Details correct at time of print.

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