

# Virgin Media Protect Insurance

## Insurance Product Information Document

Company: WDP Insurance Limited    Product: Free Screen Repair Cover

Authorised and regulated by the Gibraltar Financial Services Commission and subject to the limited regulation of the Financial Conduct Authority (reference number 786246)

Complete pre-contractual and contractual information on this insurance is provided in other documents, including your welcome pack which contains your insurance policy terms and conditions.

### What is this type of Insurance?

Mobile Phone Insurance



#### What is insured?

- ✓ Accidental damage to the device screen



#### What is not insured?

- ✗ Loss, Theft and damage other than to device screen



#### Are there any restrictions on cover?

- ! You must be over 18 years old
- ! You cannot make more than 1 successful claim
- ! You cannot claim for any fault covered by the manufacturer's warranty
- ! You must not have had a mobile insurance policy declined or cancelled by us in the past;
- ! You must not have had a claim denied due to fraud
- ! You can only claim for a screen repair in the UK
- ! Claims are not paid with money but with a screen repair
- ! In the unlikely event that we can't repair your device screen we will send you an 'as new' replacement device



#### Where am I covered?

- ✓ Worldwide – screens can only be repaired in the UK



#### What are my obligations?

- You will need to provide relevant complete and accurate information to support any claim
- You may be required to complete a written claim statement and/or provide evidence of your identity to support a claim

- You must take reasonable care to ensure that any information you give us to support a claim is complete and accurate
- You must comply with our reasonable instructions including switching off or uninstalling any app, personal PIN locks or operator specific security locks which prevents our access to remove data from the damaged device you're claiming for



### **When and how do I pay?**

Cover is free of charge and there are no costs to fulfil a claim



### **When does the cover start and end?**

Cover starts as soon as the covered device is in your hands and will automatically end after 12 months. Otherwise cover ends if the policy is cancelled in line with the policy terms and conditions.



### **How do I cancel the contract?**

You can call 0345 030 3291, email ([virginmedia@asurion.com](mailto:virginmedia@asurion.com)) or write (Virgin Media Protect, PO Box 670, BRENTFORD TW8 1DA) to us at any time to cancel the contract.

## Demands and needs

Virgin Media Protect meets your demands and needs if you wish to have your phone screen repaired if it is accidentally damaged.

## Insurance Intermediary

Virgin Media is appointed to sell this insurance by Asurion Europe Limited, which is an insurance intermediary authorised and regulated by the Financial Conduct Authority (reference number 502545). Asurion Europe Limited is registered in England and Wales and has its registered address at Vantage London, Great West Road, Brentford, TW8 9AG.

## Complaints

If you wish to make a complaint about your Virgin Media Protect policy, contact Asurion Europe Limited (the policy administrator) using the following contact details:

Phone: 0345 030 3291  
Email: [virginmedia@asurion.com](mailto:virginmedia@asurion.com)  
Write to: 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 to keep you up to speed on what's happening.

If you're not happy with the outcome or we haven't given you 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. See [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) for more details.