

# Virgin Media Protect Insurance

## Insurance Product Information Document

Company: WDP Insurance Limited    Product: Virgin Media Protect Policy

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?

- ✓ Loss, theft, accidental damage, including cracked screens and liquid damage, malicious damage, pet damage or out of warranty breakdown of the device registered to your Virgin Media account and shown in your welcome pack
- ✓ Loss, theft, damage or out of warranty breakdown of the accessories that came in the box with your covered device if involved in the same incident as your covered device



#### What is not insured?

- ✗ Cosmetic damage – where the device works as normal, except where you are claiming for a cracked screen



#### Are there any restrictions on cover?

- ! You must be over 18 years old
- ! You must have paid your insurance premium before making a claim
- ! You cannot make more than 2 claims in any 12 month period
- ! 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 and the main authorised user of the device must live permanently in the UK to buy and remain on cover and make a claim
- ! You will need to pay the claim excess fee to complete any successful claim
- ! Claims are not paid with money but with an 'as new' replacement 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



#### Where am I covered?

- ✓ Worldwide



### **What are my obligations?**

- You need to pay your monthly premium and any applicable excess fee if you make a successful claim
- 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

### **Theft Claims**

- For theft claims, you may be required to provide a crime reference number to support a claim

### **Damage Claims**

- 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
- You need to return the damaged device you're claiming for
- If you fail to return the damaged device you're claiming for, you will be charged a non-return fee based on the market value of the non-returned model



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

You pay monthly by direct debit. Your monthly premium payment date will be taken within 15 days of your policy being set up. The payment for your second month will be taken around two weeks later and then on the same date in each month after. The date of first payment and monthly payment date after that will be set out in your Welcome Pack with your policy terms and conditions.



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

Cover starts as soon as the covered device is in your hands and will automatically end after 5 years. 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 replaced if it is lost or stolen, or if it is accidentally damaged or suffers a failure after the manufacturer's warranty ends.

## **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.