



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

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

Virgin Media Protect consists of:

- Mobile phone insurance covering loss, theft and damage (please see the Insurance Terms and Conditions below for further details).
- Mobile Rescue, the app and helpline that connects you to Tech Experts who can help with your phone frustrations (please see the Mobile Rescue Terms and Conditions of Use below for further details).

Payment is collected in a single monthly premium by Asurion Europe Limited. If either the insurance or the Mobile Rescue is cancelled, the other is cancelled automatically.

Insurance Terms and Conditions

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
- ✓ Block any lost or stolen device as soon as you discover it's missing by calling Virgin Media on 0345 6000 789* to protect against unauthorised calls
- ✓ Make a claim, ideally within 30 days of discovering that your device is damaged or missing 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 for a replacement device which may be refurbished to 'as new' standard. The excess fee was 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
- ✓ Return any damaged or faulty device in the pre-paid packaging provided with your replacement – or you'll be charged a non-return fee (based on the value of the non-returned model)

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 Europe Limited (the policy administrator) and 'the Insurer' means WDP Insurance Limited).

A. Your cover

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

- Loss and Theft
- Malicious damage caused by someone who doesn't have your permission to use the device
- Accidental damage (including cracked screens and liquid damage)
- Pet damage
- Out of warranty breakdown

You're covered as soon as the device is in your hands. You're covered when you lend your device to family or friends and whenever you travel abroad.

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.

You can buy Virgin Media Protect provided:

- You're buying or upgrading your device with Virgin Media
- 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

You can also buy Virgin Media Protect if you and the main authorised user of the device are resident in the UK. If at any time you or the authorised user 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 towards the cost of your replacement device to complete a claim) is based on the value of your device at the time of purchase and confirmed in your welcome letter.

Asurion will collect your monthly premium in advance by separate direct debit (this will show on your statement as "VirginPhoneInsFee") 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 one purchased from Virgin Media and shown on your welcome letter unless replaced by us or replaced under manufacturer warranty.
- 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 third 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.

- Cosmetic damage – where the device works as normal, except where you are claiming for a cracked screen.
- 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
3. For lost or stolen devices, call Virgin Media as soon as possible (we recommend you do this within 48 hours) on 0345 6000 789* (+44 7953 967 967 from abroad) to block it against unauthorised use. 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.

Please have a payment card ready to pay your claim excess fee. We accept MasterCard and Visa debit or credit cards. If you report a claim to us more than 90 days after discovering the loss, theft, 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.

When you make a claim, we'll block any lost or stolen device automatically before sending a 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 aim to send a next-day 'as new' replacement for claims approved before 8.30pm Monday to Friday and 2.30pm on weekends. For claims accepted outside of these times, you will receive your 'as new' replacement phone within 2 days. If we're late, let us know and we'll give you £20, paid to the payment card used to pay your claim excess fee within 30 days.

This excludes:

- Claims made or deliveries that fall on a Bank Holiday.
- 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).

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

- A 24-month warranty
- The usual device accessories, if yours were involved in the incident or we provide you with a different model replacement
- Prepaid packaging to return any damaged or faulty device (minus the SIM card, 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. Please make sure that when you go to the Post Office that you get proof of postage (this is free) and confirmation of the weight of the package you are returning to us. 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 0345 030 3291*. 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.

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 two successful claims in any 12-month period or if you make a claim we find to be fraudulent. We'll also cancel your policy if your pay monthly airtime contract with Virgin Media terminates, unless you and we agree to continue cover when you change to a different airtime plan. 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.

If you cancel Virgin Media Protect you won't have access to the Mobile Rescue service.

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. We will also send certain communication regarding your policy by SMS to the mobile number associated with your airtime contract.

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 virginmedia.com/callingfromabroad

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

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Mobile Rescue Terms and Conditions of Use

These are the Terms and Conditions (the “terms”) for the Mobile Rescue service. They’re framed as a series of easy to read questions and answers, but they are legally binding terms. Please ensure that you read them. By using the Mobile Rescue service, you agree to these terms. If you have any questions regarding these terms, please contact us (see our contact details below).

1. What is the Mobile Rescue service?

Mobile Rescue is a premier support service which allows you to access technical support for your device via live tech experts. You can access the service by either:

- Downloading and using the Mobile Rescue application (the “app”), which can be found here for Apple and here for Android phones only
- Contacting Mobile Rescue on 0800 068 4192 (Freephone)

You can begin to use this service as soon as the device is in your hands and your access to the service will end after 60 months unless cancelled in accordance with section 9 or 10 below.

2. Who’s Who?

This service is provided by Asurion Solutio Europe Limited (“Solutio”), registered in England and Wales with registered number 10163748 and having its registered office at Vantage London, Great West Road, Brentford, TW8 9AG. Solutio is part of the Asurion group of companies.

In these terms, “we”, “our” and “us” means Solutio.

When we say “you” or “your”, we mean the person authorised to use the Mobile Rescue service under these terms (see Section 4).

When using the Mobile Rescue service, you represent to us that you are the owner and/or the authorised user of the device being supported, as well as any software on the device and any other device connected to it. We may refuse to provide you with the Mobile Rescue service if we determine that you are not the owner and/or the authorised user of the mobile phone, software or device.

3. How can I contact the service?

It’s easy to get in touch with us:

- The Mobile Rescue app is compatible with phones running [Apple](#) or [Android](#) – click the links to download it from your app store. You can click-to-chat live, or click-to-call from the app. (your normal Virgin Media data costs apply) Open 8am-9pm Mon-Fri, 9am-6pm weekends
- Call: 0800 068 4192 (Freephone)
Open 8am-9pm Mon-Fri, 9am-6pm weekends
- Email: virginmedia@asurion.com
- Write to: Virgin Media Protect, PO Box 670, Brentford, TW8 1DA

4. Who can use the service?

You can use the Mobile Rescue service if you have an active device and a Virgin Media Protect insurance policy.

5. What services are provided?

The Mobile Rescue service offers technical support for:

- Your device
- The operating system of your device
- Software applications which are used on your device
- Software applications which are intended to be used on your device
- The connectivity between your device and other devices
- Any third party application or software on your device

If you use the service via the App, you will also have access to some service enhancements, detailed in the full terms and conditions for the app. Please refer to virginmedia.com/protect

The Mobile Rescue service does not include (amongst other things):

- assistance with network coverage issues (e.g. dropped calls or data coverage issues)
- over the air updates to operating systems, firmware or other software diagnostic support not related to your device
- modification of original equipment manufacturer (“OEM”) software

- installation of third party software or OEM drivers not supported by the device
- computer setup, support or repair
- home or wireless router/modem or network setup, support or repair
- peripheral setup, support or repair
- installation of non-sanctioned applications
- data migration from computer to computer

6. Exclusions and Limitations

We will try to provide you with the Mobile Rescue service, however we may not always be able to resolve the issue you have with your device. If we are unable to resolve an issue we may refuse to take further action to resolve it.

In addition, you should note that we may not be able to resolve your issue if we have limited information from vendors, manufacturers, and developers, or if we do not have the ability to obtain the proprietary or other information from such vendors, manufacturers, and developers, which is required to resolve the issue.

If you encounter technical problems that are the result of software or hardware errors not yet resolved by the hardware or software vendors, manufacturers or developers, we may not be able to resolve your specific issue.

7. Software - Remote Access and backing up

As part of getting support via the Mobile Rescue service, you may need to download and/or run certain software applications (“software”) on your device and/or on any device connected to or used in connection with it. The software may include remote access tools that allow us to remotely access your device and any device connected to it, as well as their contents.

You acknowledge that if you download any software, you will be required to accept a separate set of terms and Conditions before you install it.

If we ask you to download and/or run software so that we can remotely access your device and any device connected to it, you:

- agree that technical support personnel may remotely access your device and the data on it through the use of software or other means, and
- authorise us to make changes to your mobile phone, the software or device, to the extent necessary to provide the Mobile Rescue service, and acknowledge that you are aware that such changes may be permanent and irreversible.

If there are any conflicts between the software Terms and Conditions and these terms, the software Terms and Conditions will take precedence but only in relation to the specific software.

You agree not to alter or copy the software or any other materials provided to you as a result of your use of the Mobile Rescue service.

It is your responsibility to back-up all software and data that is stored on your device or other devices which you may connect to it. We shall not be responsible at any time for any loss, alteration, or corruption of any software, data, or files. We may decline to provide the Mobile Rescue service if we determine that appropriate back-up measures have not been taken by you.

8. Will I be charged for using the Mobile Rescue service?

Calling the Mobile Rescue service line is free of charge when calling the Freephone helpline from your device inside the UK. You will incur call charges if you call from outside the UK. Using the app within the UK will use data chargeable at your usual Virgin Media rates.

Please refer to virginmedia.com/callingfromabroad for more details.

9. Can you change the terms or cancel the Mobile Rescue service?

We can change these terms at any time and if we do so, we will tell you either by text, email, or post or by providing updated terms in an update to the app.

If any change may be to your disadvantage, we’ll tell you about it at least 30 days prior to the change taking effect. If you do not agree with any change, you can stop using the Mobile Rescue service at any time. You don’t need to tell us if you’re going to do that.

We will only remove your right to use the Mobile Rescue service if we have a valid reason (such as if you don't comply with these terms or if there is a change in law or technological developments which make the provision of the Mobile Rescue service impossible or more difficult for us or less commercially viable) or if you are no longer eligible.

10. How can I cancel the Mobile Rescue service?

You can call or email us to cancel these terms (**See section 3. How can I contact the service?**) or write to us at Virgin Media Protect, PO Box 670, Brentford, TW8 1DA.

You will no longer have access to Mobile Rescue if your Virgin Media Protect policy is cancelled.

11. What do I do if I want to complain about the Mobile Rescue service?

If you're not happy with the Mobile Rescue service you can call, email or write to us to complain at any time. See Section 3 for our contact details. If we can't resolve your complaint right away, we'll email or write to you within 5 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.

12. Are there any other Terms?

Yes. Just a few miscellaneous terms also apply.

We can transfer our rights and responsibilities under these terms to third parties but you may not.

All communications with you in relation to this contract will be in English.

Where any provision in these terms is determined not to be valid, enforceable or binding, the remainder of the terms shall not be affected so that the contract created by these terms continues to have effect in every other respect.

The law that applies to this contract will be the law of England and Wales unless you live in Scotland, in which case Scots law applies, or Northern Ireland, in which case the law of Northern Ireland will apply.

13. How we communicate with you

We will communicate with you by SMS, email or in writing using your given contact details. We will also send certain communication regarding your policy by SMS to the mobile number associated with your airtime contract.

*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 virginmedia.com/callingfromabroad

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



Virgin Media Protect with Mobile Rescue Privacy Notice

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.

Asurion Europe Limited is registered with the Information Commissioners Office as a Data Controller (number Z2176995).

Asurion Solutio Europe Limited is registered with the Information Commissioners Office as a Data Controller (number ZA215099).

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 deliver replacement devices to you.
- **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 data. We also use your personal information to comply with any other 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 below types of personal information:

- Name;
- Mailing address;
- Email address;
- Mobile phone number and information that identifies your mobile device, such as an 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;
- 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, 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.

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

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" by the EU Commission.

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 being accidentally lost, used, or accessed in unauthorized ways.

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 2 months 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 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.