SUNLOVE
PROTECTION PLAN

SunLove Protection Plan
sunlove@asurion.com

Insurance Terms & Conditions

Please read these 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/or WDP Insurance Limited (the Insurer).

A. Your cover

Accidental damage, including frames and lenses	✔
Normal wear and tear	✔
Loss	✖
Theft	✖

You're covered for one replacement, up to the price you paid for your eyewear, for 12 months from your purchase date.

You can purchase this cover when buying eyewear from a participating retailer provided you're a UK resident aged 18 or over.

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

Your cover may not be accepted by the Insurer (which may take up to 14 days from purchase). If this happens, we'll void your policy back to its start date, write to you to let you know and provide a full refund (if applicable).

B. The cost of cover

Your premium and claim excess fee (the amount you pay towards your claim) is based on the type of eyewear and is confirmed in your welcome pack.

Your policy is paid in advance at the time you purchase this cover or will be included within your finance agreement.

C. What's not covered

- Any claim for loss or theft.
- The claim excess fee you have to pay to complete a successful claim.
- Any fault or breakdown covered by the manufacturer's warranty.
- Damage caused by making alterations to the eyewear or acting against manufacturer guidelines.
- Any malicious or deliberate damage caused by you or anyone you have given the eyewear to.
- The cost of any repair to your eyewear.
- Any losses or consequences you face as a result of being without your eyewear.
- Cleaning adjustment and fittings.
- Damage from abuse or introduction of foreign objects.
- Damage from tampering with elements designed to secure lenses and or arms.
- Any loss of data in damaged Smart Glasses.
- 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.

D. Making a claim

If your eyewear is damaged, return it to the retail location from which you purchased the product. If you're unable to return to your original location, email us for your nearest participating location at **sunlove@asurion.com.**

If returning Smart Glasses remember to remove any data from the Smart Glasses prior to return. Neither we nor the retailer accept any responsibility or liability for the loss of any data contained in the Smart Glasses.

In order to process your claim as easily as possible please have your purchase receipt handy and be prepared to pay your claim excess fee:

- Eyewear replacement = £30
- Smart Eyewear Replacement = £80

If you no longer have your purchase receipt please have your welcome pack to hand.

If you report a claim to us more than 30 days after the end of your cover period we will not be able to process your claim or arrange for replacement eyewear.

You must take reasonable care to ensure that any information provided to us is complete and accurate. If you don't provide accurate or full information when requested, it may invalidate your insurance and could affect all or part of your claim. Information about fraudulent claims may be forwarded to the police, government or other regulatory bodies and fraud investigation agencies.

Your replacement eyewear will come with a manufacturer's warranty.

E. Cancelling your cover and changes to the policy

You can cancel within the first 30 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 immediately. If you have not made a claim, we will refund the amount of premium relating to the remaining time on your plan on a pro-rata basis.

In order to receive any refund, you'll need to return to the retail location from which you purchased the product and have your purchase receipt or welcome pack to hand.

If your premium was included in your finance agreement, any refund will be applied to reduce your outstanding loan balance. The term of your agreement and/or the final monthly payment(s) will be reduced.

Your policy will cancel on completion of a successful claim and no refund will be due.

We may also cancel your policy if it's 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 with good reason. If this happens, we'll give you at least 30 days' notice sent to the current contact details we have for you and the above refund rules shall apply.

F. How to complain

You can email us (see contact details at the top of these Terms) or write to 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 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** 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, 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 5/5 Crutchett's Ramp, 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 we may choose which law will apply to this contract. Unless we agree otherwise, this policy 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. We are 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 your claim. Further info can be obtained from the FSCS on 0800 678 1100 (Freephone) or by going to **fscs.org.uk.**

H. How we communicate with you

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

I. Our use of your personal data

At Asurion, 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.

To read our Privacy Notice, please visit **asur.me/privacy.**

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