

# Eyewear Insurance

## Insurance Product Information Document

**Company:** WDP Insurance Limited **Product:** SunLove Protection Plan

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?

Eyewear Insurance



#### What is insured?

- ✓ Accidental damage
- ✓ Chipped or broken frames
- ✓ Scratched or cracked lenses
- ✓ Normal wear and tear



#### What is not insured?

- ✗ Any breakdown or fault covered by the manufacturer's Warranty
- ✗ Any claim for loss and theft



#### Are there any restrictions on cover?

- ! You must be a UK resident and aged 18 or over
- ! We don't cover eyewear that costs you less than £60
- ! You must have paid your insurance premium before making a claim
- ! You will need to pay the claim excess fee to complete any successful claim
- ! Claims are fulfilled with replacement eyewear as opposed to money
- ! Claims can only be fulfilled in participating UK stores
- ! Your policy will cancel on completion of one successful claim



#### Where am I covered?

- ✓ Worldwide



#### What are my obligations?

- You need to pay your 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 need to return the damaged eyewear you're claiming for



#### When and how do I pay?

You pay your premium in full at the time of purchase



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

Cover starts as soon as your eyewear is in your hands and will automatically end after you make a successful claim or after 12 months, whichever is sooner



#### How do I cancel the contract?

You can cancel your cover at a participating store within 30 days for a full refund, or a pro-rata refund after 30 days, based on the duration you've had cover.

## Your demands and needs

This cover meets your demands and needs if you wish to have your eyewear replaced if it's accidentally damaged.

## Complaints

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

Email: [sunlove@asurion.com](mailto:sunlove@asurion.com)

Write to: SunLove Protection Plan  
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](https://financial-ombudsman.org.uk) for more details.

## Insurance Intermediary

Luxottica 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).

You can find Asurion Europe Limited on the FCA Register at <https://register.fca.org.uk>. Asurion Europe Limited is registered in England and Wales and has its registered address at Vantage London, Great West Road, Brentford TW8 9AG.