Welcome to Virgin Media Protect – Free Screen Repair

Nobody likes reading the small print, but to avoid any surprises, please:
✓ Read the Terms and Conditions in full so you know what’s covered, what’s not and how to claim
✓ Make a claim 24/7 at www.virginmedia.com/protect or by calling us on 0345 030 3291*
✓ Follow our reasonable instructions when you claim, such as removing personal data from your device and ensuring it is unlocked (removing any security apps such as Find my iPhone or Google Smart Lock)
✓ Note that we will send certain communication regarding your cover by SMS to the mobile number associated with your airtime contract.

Virgin Media Protect
Free Screen Repair
virginmedia@asurion.com
www.virginmedia.com/protect
0345 030 3291*
8am-9pm Monday to Friday
9am-6pm weekends
(closed Bank Holidays)

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
Free Screen Repair cover gives you one free screen repair in the first 12 months you have the device.
You can buy Virgin Media Protect provided:
• You’re buying or upgrading your device with Virgin Media
• You’re over 18
You’re covered as soon as the device is in your hands and your cover will end at the earliest of (i) after 12 months (ii) you successfully making a claim, or (iii) in accordance with Section E.
You can only claim for a screen repair in the UK.

B. The cost of cover
Your Free Screen Repair cover is completely free.

C. What’s not covered
• Any device other than one purchased from Virgin Media and shown on your welcome letter (unless replaced under manufacturer warranty).
• Any claim other than for a damaged screen.
• Any claim where the device has damage or malfunction beyond the screen repair claimed for.
• A second claim.
• 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.
• 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
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.
We will arrange for our courier to collect your device. Please ensure the device is wiped of personal data and unlocked (this includes removing any security apps such as Find my iPhone or Google Smart Lock).
Your device will be repaired and returned to you within 5 working days of collection. Please make sure someone is in to sign for the delivery (if not it may be delivered to a neighbour).
We may cancel your claim and return your device to you unrepaired, if:
• the device you send to us is not the correct insured device,
• the damage is different to what you described, or
• the device is not fully unlocked (including the removal of any security apps).
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.
Your repair comes with a 6-month warranty.

Please Note: We will wipe your phone of any personal data as part of the repair process.
If you have complied with the above terms and we are unable to repair your screen, we will provide you with a replacement device. 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.

E. Cancelling your cover and changes to the policy
You can call or email us at any time to cancel your policy (See Section J.) or write to us at Virgin Media Protect, PO Box 670, Brentford, TW8 1DA.
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 cancel your policy if you make a claim we find to be fraudulent.
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. Our use of your personal data
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 the applicable legal requirements.

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.
You 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 reason 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.

J. 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: 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.