

Confirmation of Your Insurance Cover

keyfacts®

**LOYAL INSURANCE SERVICES LTD T/A "INSURE YOUR GLASSES"
SPECTACLE INSURANCE POLICY SUMMARY
THIS IS IMPORTANT INFORMATION YOU SHOULD READ**

This Policy Summary does not contain the full Terms and Conditions of the Insurance – these can be found in the Policy Document

Your Insurer

This Spectacle Insurance Cover is underwritten by certain Lloyd's syndicates managed by Jubilee Managing Agency Limited. Registered in England number 04434499. Registered Office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup Kent DA15 7EX. Jubilee Managing Agency Limited is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696.

Type of Insurance & Cover

Cover applies to your spectacles against Accidental Damage as defined in the Policy Document for a period of 12 months from the time of purchase of the insurance or renewal.

Significant Features & Benefits

Cover is against the above risk whilst being used in the United Kingdom (and World-wide for a maximum of 30 days in any one year) by you as the person who purchased it who is over the age of 16.

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this insurance does not cover. Importantly these include:

Loss or theft of the spectacles, damage caused whilst playing any sport, cosmetic damage, scratching, chipping or wear and tear or gradual deterioration of the spectacles.

Any claims where the spectacles were more than 12 months old at the time of purchasing the insurance, as evidenced by the original proof of purchase.

The insurance will not cover any claim where the claim form is not returned to the Administrator within 30 days of reporting the incident, and any claim where the user is under the age of 16.

The excess of £25 in respect of spectacles within the price band of £0 - £400.99 and £50 in respect of spectacles within the price band of £401 - £750 payable on each and every claim.

The maximum liability for any claim cannot exceed replacement value of the spectacles. If you require more information about these or other exclusions and limitations you should read the Policy Document.

Please ensure you read this carefully and familiarise yourself with its content.

Duration of Insurance & Right to Cancel

The insurance you have purchased shall be for a 12 month period as specified below and as confirmed in your Certificate schedule.

The annual premium, including any Insurance Premium Tax (IPT) will be collected by Credit/Debit Card at the time of purchase. The annual premium will be based upon the value of your spectacles and will be as confirmed to you on the website prior to your agreement to purchase the insurance. The insurance can be renewed on continuing 12 month periods as noted below subject to receipt of each annual premium.

You may cancel your insurance at any time and cover will terminate immediately upon receipt of your cancellation (please refer to the Cancellation details under Section 5 General Conditions of your Policy Document for full details). The Insurer may cancel the insurance by giving you 30 days written notice.

The proportionate premium for the period that you have been insured will be calculated and the balance will be refunded provided you have not made a claim.

Claims Notification

If you need to make a claim please contact Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: on 0844 875 1550. Please refer to the Claims Handling Information, which you will find below.

Complaints

If you wish to complain to the Insurer, or about the service you receive, you should, in the first instance, telephone or write to Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: 0844 875 1550. If this does not resolve your problem you can take it to the Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime street, London EC3M 7HA to review your case. If you are still not happy you can contact the Financial Ombudsman Service by writing to South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR or telephoning 0845 080 1800. This procedure is in addition to any other legal rights you may have to take legal proceedings.

Compensation

It is the duty of the Financial Services Compensation Scheme to ensure that a percentage of sums owed to policyholders is paid if their insurance company is in liquidation and unable to pay. Such payments are subject to restrictions and not all policyholders may benefit. Further details are available on request from the Financial Services Compensation Scheme website <http://fscs.org.uk/> or by phone at 020 7892 7300.

Renewals

To make sure you have continuous cover under your policy Insure Your Glasses will automatically renew (auto renew) your policy when it runs out, unless you advise otherwise. You will be contacted up to 30 days before the renewal date of your policy and will be advised of any changes to the premium or the policy terms and conditions. If you do not want to auto renew your policy, you just need to contact Citymain Administrators Limited on 0844 875 1550.

All dealings with you in relation to the Computer Insurance are subject to English Law and will be expressed in English. Details of the law relating to the contract of insurance itself can be found in the Policy Document, which is printed overleaf.

What to do if your spectacles are damaged

Telephone Citymain Administrators Limited on 0844 875 1550 as soon as it is reasonably possible and in any event within 48 hours of discovering the incident (or in the event of the incident occurring outside of the UK, within 48 hours of returning to the UK).