

Glasses Protect Policy Summary

Key information you the customer need to be aware of

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy wording and schedule.

Qudos Insurance A/S provides this insurance.

Type of insurance: Length of contract: The law which applies to the contract:	Glasses Insurance. Maximum of 12 months The law of England and Wales	
Features and benefits		
Summary of the cover we provide	Details and limits	Section of the policy that contains more details
We will pay for the cost of repairing or replacing your prescription spectacles/prescription sunglasses in the event they are lost, stolen or accidentally damaged.	<ul style="list-style-type: none"> The most we will pay out in any one year is £1,250 though this will depend on the cover you have selected. 	Your Glasses Insurance policy under "what is covered" and your policy schedule.
Insured Glasses	<ul style="list-style-type: none"> The prescription spectacles/prescription sunglasses you have registered with us. 	Definitions page 1

Main exclusions and limits		
Summary of the cover	Details	Section of the policy that contains more details
Policy exclusions	<ul style="list-style-type: none"> Any deliberate damage, wilful act or neglect, Claims due to a change in your prescription, Claims due to any cosmetic damage Repairs made by persons other than a repairer, usually the prescribing optician, authorised by us Losses due to an inherent design fault, manufacturer's defect or recall of the Glasses Due to routine servicing or cleaning Theft from an unattended vehicle The policy excess 	"What is not covered" page 1 of your policy
Number of claims	<ul style="list-style-type: none"> Only two claims will be paid during the same period of insurance. 	"Conditions", page 2 of your policy.
Geographical Limits	<ul style="list-style-type: none"> Anywhere in the United Kingdom and overseas provided the trip is not for a period of more than 90 days. 	"What is covered" page 1 of your policy.
Reasonable Precautions	<ul style="list-style-type: none"> You must take reasonable steps to keep your glasses in a safe condition and protected from damage. 	"Conditions", page 2 of your policy
Start date	<ul style="list-style-type: none"> We will not cover any claim occurring within the first 48 hours of the start date of this policy only. 	"What is not covered", page 2 of your policy.

Cooling-off period

Cancellation

If, after reading this document, you decide the terms of the insurance contract do not meet your requirements you can, within 14 days of the date you received this document, simply call the administrator on 0844 375 5660, for a full refund of premium, provided you have not made or intend to make a claim under this insurance policy.

For full terms of the cancellation section please refer to page 2 of the full policy wordings.

Making a claim

You must report any claim to the administrator as soon as reasonably possible but within 30 days from the incident date occurring. Please quote your name, address and policy number.

Telephone: 0844 375 5660

How to complain

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints. For complaints, please phone the administrator on 0844 375 5660. If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Compensation Scheme

Qudos Insurance A/S is covered under the Forsikrings Garantifond which provides financial compensation in the event of any financial failure of the Insurer.