

Look at the benefits of **Clarity by 20/20** eyewear warranty



Protection against accidental damage

If you have an accident resulting in damage to your glasses, simply return them to your local store and we'll repair or replace them free-of-charge.

Where to go for your repair

To the store you purchased this warranty from or any store within the same retail group throughout New Zealand. They can organise a repair or replacement for you, once a claim is processed.

Unlimited repairs or replacements

Your glasses are covered for an unlimited amount of repairs or replacements for the term of your warranty from the date you first collect them.

Money-back guarantee

Simply return to the store you purchased this warranty from with the **Warranty Certificate** and your original till receipt within 14 days of collection and the store will refund your premium in full.

No excess

Unlike most home insurance policies, there's **no excess** to pay when you make a claim. **Clarity by 20/20 eyewear warranty** provides you with protection if your glasses become damaged, accidentally lost, vandalised or stolen for a minimal premium payment.

Even more reasons to buy **Clarity by 20/20** eyewear warranty

'I am careful with my glasses but I can't control other things around me.' Your young children are fascinated with glasses and can easily damage them. You may accidentally fall asleep with your glasses on or place them into your pocket or handbag without their protective case.

Clarity by 20/20 eyewear warranty replaces your damaged glasses.

'My glasses don't sit right anymore, they're distorted.' This may be caused by removing your glasses with one hand or sliding your glasses onto your hairline.

Frame repairs are included within Clarity by 20/20 eyewear warranty.

'I've scratched my lenses'. You may place your glasses face down without thinking, or use your glasses while you're doing DIY.

Damaged lenses can be replaced under Clarity by 20/20 eyewear warranty.

'I need peace of mind when I am travelling'. Your glasses are precious, so why not protect them today?

To purchase your Clarity by 20/20 eyewear warranty simply ask us or your store - it includes worldwide cover for up to sixty (60) days.

Top tips to care for your glasses:

- Avoid laying your glasses face down. This results in scratched or chipped lenses.
- Always remove your glasses by holding both sides to ensure they keep the correct shape for your face.
- Avoid cleaning your lenses with household detergents, like washing-up liquid, as they can remove coatings such as anti-reflection.
- Always store your glasses in a protective case.
- For optimum results, clean the lenses regularly with recommended lens cleaning solutions.
- Avoid leaving your glasses in extreme temperatures or direct sun such as on a car dashboard as this can cause discolouration or warping.

Clarity 2020 Limited Privacy Statement: Clarity 2020 Limited together with its partners are the intended recipients of your **Clarity by 20/20 eyewear warranty** information. This information is necessary to maintain and improve warranty service and to advise you of other products. Full details of the Clarity 2020 Limited Privacy Policy can be accessed on their website at www.clarity2020.com

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"But I've got home insurance, so why do I need Clarity by 20/20?"

Home Contents Insurance	Clarity by 20/20 eyewear warranty
Most charge an excess (which would likely be \$250 to \$500 or more for each claim)	No excess to pay
May not cover accidents as standard	Accidental damage or loss is covered as standard, as is vandalism or theft
May not cover you for damage caused outside your home or outside New Zealand	Damage to your glasses caused outside your home is included, including worldwide cover for up to sixty (60) days
You will be required to obtain a quotation for repair or replacement before paying your claim	No quotation required
A claim frequently increases the premium you pay and ruins your no claims bonus status	Unlimited amount of claims for one or two years with no extra premium to pay

Clarity by 20/20 eyewear warranty

Warranty Terms and Conditions:

Meaning of words:

Whenever the following words or phrases appear in these terms and conditions, they always have the meaning listed below. Where words or phrases are not detailed, they will have the usual meanings they have in the English language.

Accidental damage: Damage to your glasses caused by normal wear and tear or damage caused by an accident or an accidental event.

Period of the Warranty: The warranty commences from the date you collect your glasses and lasts for a period of 12 or 24 months from that date, as described in your **Warranty Certificate**.

Glasses: Any single pair of glasses, including dispensed prescription glasses, sunglasses, non-prescription leisure glasses or safety glasses, as described in your **Warranty Certificate**.

We, Us, Our: Clarity 2020 Limited as agent for Jardine Lloyd Thompson Limited.

You, Your: The person who has purchased the glasses and this warranty.

Your Warranty/ This Warranty:

These are your terms and conditions for your glasses warranty, in return for the premium you pay, we will provide cover for your glasses during the period of the warranty subject to the terms and conditions and the exclusions set out below.

This warranty will pay for:

- Accidental damage to your glasses during the period of the warranty.
- Repair costs if your glasses are damaged as a result of an accident or wear and tear not already covered by the manufacturer's guarantee, unless otherwise excluded under this warranty.
- Repairs undertaken on your glasses or any replacement pair of glasses provided under the terms and conditions of your warranty will be covered for accidental damage during the period of the warranty.
- In the event that your glasses cannot be repaired, where possible they will be replaced with an identical pair of glasses. Should an identical pair of glasses not be available we will, at our sole discretion, replace them with a pair of glasses of comparable specification up to the same value.
- **Worldwide cover for up to sixty (60) days.**
- Accidental loss, of your glasses.
- Vandalism and theft, of your glasses.
- If your glasses were purchased as part of a free second pair promotion, we will only pay for the second pair if you buy or have bought two (2) **Clarity by 20/20 eyewear warranties**.

This warranty will not pay for:

- Repair or replacement of your glasses due to:
 - You deliberately damaging your glasses or not taking reasonable care of them; or
 - A change in your optical description or prescription; or
- Costs or work carried out by persons other than the original store or store within the same retail group; or
- Any costs due to an inherent design fault, a manufacturer's defect or recall of your glasses; or
- Any cost of repairs where the damaged parts are not returned; or
- Any indirect loss or any loss over and above the cost of your glasses .
- Loss or damage due to or contributed by fire or excessive heat above ambient temperature.
- Everyday wear and tear such as "scratch and swirl" - these are light markings on the lens or lenses which could also damage lens coating as a result of light scratches, nicks, scuffs, scores, rubbing, or grazing; damage as a result of being left in contact with any surface that can scratch the lenses; or damage due to negligent care or neglect. (Swirls result from glasses being cleaned with a cloth that is not specified for the use of cleaning optical lenses).

How to make a claim:

If during the period of the warranty your glasses develop a fault due to normal wear and tear, or as a result of an accident, or are lost or stolen, you should, within 7 days, visit the retail store from where you purchased the glasses, or any store within their retail group in New Zealand, and take along your glasses, including all damaged or separated parts, and the attached **Warranty Certificate, together with your original till receipt. Only then, will we arrange for your glasses to be repaired or replaced, subject to the terms and conditions of this warranty.**

Are there any other conditions or limitations?

- This warranty is governed by New Zealand law, and is subject to the exclusive jurisdiction of the courts of New Zealand.
- Your till receipt together with these terms and conditions act as proof of purchase for both your glasses and the **Warranty Certificate**.
- This Warranty may be altered, varied or have its conditions relaxed or its premiums changed by one of our authorised agents giving you 30 days' notice of the same in writing.
- We may cancel this warranty by giving you 30 days' notice in writing.
- This warranty is automatically cancelled if you submit a claim knowing it to be false, fraudulent or misrepresentative.
- This warranty cannot be transferred to another person or persons. It may be transferred to another pair of glasses that you own, but only with our prior written consent.

- If you receive a replacement pair of glasses because repairing the glasses is considered to be uneconomical or not possible, we may, at our sole discretion, take possession of the damaged glasses and dispose of them accordingly.
- This warranty excludes costs or payments recoverable from any party, under the terms of any other guarantee, warranty or insurance.
- **This warranty in no way affects or limits any rights or remedies you may have under the Consumer Guarantees Act 1993.**

What if I change my mind? You are entitled to a full refund if, within 14 days of purchase, you cancel the warranty, providing there have been no claims made under the warranty during the period of the warranty. Simply return the **Warranty Certificate** together with your original till receipt, to the store that you purchased them from, within 14 days of purchase, and a full refund will be given.



Caring for our customers: We aim to provide a first-class service. However, if you feel that we could have given you a better service or have any questions, let us know in writing, stating your name and your customer **Clarity by 20/20 eyewear warranty** reference number on your correspondence to:

Clarity by 20/20 eyewear warranty at the address shown over leaf.

American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis, of Level 23 ANZ Tower, 23 Albert Street, Auckland is the underwriter of this Warranty. Jardine Lloyd Thompson Limited (JLT) has accepted appointment from Chartis to undertake claims processing on behalf of Chartis and to facilitate the distribution of the Warranty on terms agreed with Chartis. (JLT has also entered into an Agreement with Clarity 2020 Limited for the distribution of the Warranty.)

Chartis Privacy Statement: Chartis collects information necessary to underwrite Your Warranty, to maintain and improve customer service, and to advise You of its products. In the course of underwriting Your Warranty, Chartis may exchange or disclose Your personal information and that of any other person insured by This Warranty to the store You purchased this **Warranty Certificate** or any other store within their same retail group, contractors or third party providers providing services related to the administration of Your Warranty or administration of claims. You may gain access to or request correction of Your personal information by writing to the Privacy Manager, Chartis, PO Box 1745, Shortland Street, Auckland 1140. While access to this personal information may generally be provided free-of-charge, Chartis reserves the right to charge for access requests in some limited circumstances.