

# Insurance for Apple Devices

## Information document for the insurance service

Salva Kindlustuse AS

The information document provides a general summary of insurance for Apple devices. It does not reflect the terms and conditions arising from your insurance interest and claims. The terms and conditions of the contract are provided in other documents, for example, in the offer, terms and conditions of insurance and policy.

### What type of insurance is insurance for Apple devices?

Insurance for Apple devices is an insurance for a computer, laptop, tablet, telephone or other similar small device. More expensive special devices such as, for example, medical equipment, are usually not insured by insurance for Apple devices – they require corporate insurance. In case of an insured event the loss resulting from damage or destruction of a small device is compensated in the first order.



#### What is insured?

- ✓ According to the insurance options selected when the insurance contract is concluded, the policy states the small electronics item (computer, laptop, tablet, photo camera, video camera, etc.) and its accessories.
- ✓ The insurance contract is concluded under all risk insurance conditions, and according to such contract an insured event means unforeseen and unexpected damage, destruction, theft or robbery under any circumstances that are not excluded under the terms and conditions of the insurance contract.
- ✓ Insurable value of a small device equals its usual price.
- ✓ Insurable value of a new small device equals its original sale price and remains unchanged for two years.
- ✓ Insurable value of a telephone equals its original sale price and remains unchanged for 5 months. Starting from the 6th month and until the 12th month the insurable value is reduced by 3 percentage points each month. Starting from the 13th month and until the end of the period of insurance the insurable value is reduced by 4 percentage points each month.



#### What is not insured?

The insurance does not cover

- ✗ expenses related to maintenance and indirect expenses related to parts of the insured item
- ✗ that were replaced during technical maintenance, such as claims of third persons against the policyholder
- ✗ loss of profit
- ✗ fines



#### Does insurance cover provide for any limitations?

For example, the following events are not covered by the insurance:

- ! damage that was not sudden or unforeseen
- ! deductible part of the loss
- ! losing of the item
- ! theft of a telephone
- ! aesthetical damage or scratching of the item
- ! damage that existed before the start of the insurance cover
- ! damage resulting from wear, corrosion, etc.
- ! damage resulting from use of the item not in accordance with its designated use
- ! damage resulting from testing of the item
- ! damage for which the producer or vendor of the item is liable

Unless the concluded contract provides otherwise, the following is not covered by the insurance:

- ! data and programs saved on the device



#### Where am I insured?

- ✓ Insurance is valid all over the world.



#### What are my obligations?

- Your main obligation is to pay the insurance premium
- You must comply with the safety requirements stated in the insurance contract, including the following:
  - The item must be kept in a way that no third persons have a free and easy access to the item
  - The item must not be left at a visible place in a vehicle
- The insurer must be promptly notified of the insured event, and its instructions must be followed



### **When and how much do I pay?**

Single payment pursuant to the invoice.



### **When does insurance cover start and end?**

Period of insurance is 2 years, 3 years or 4 years.

Period of insurance is stated in the invoice.

Validity commences on the date of invoice issued by AS Capital.

Insurance cover can end before expiry of the period of insurance stated in the policy. For example, the insurer can terminate the contract if the insurance premium was not paid, and in case of telephones or watches after the second insured event.



### **How can I terminate the insurance contract?**

In order to terminate the contract, you must submit a request to the insurer. Usually the contract can be terminated early only under the agreement between the policyholder and the insurer.