

Additional Warranty on Devices

Information document for the insurance service of
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The information document provides a general summary of the Additional Warranty on Devices Insurance. 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 ADDITIONAL WARRANTY ON DEVICES?

The additional warranty on devices insurance is an insurance product that provides an additional insurance on a computer, laptop, tablet, telephone or other similar small device.



WHAT IS INSURED?

- ✓ The additional warranty insures a small electronic device which is stated in the insurance contract (computer, laptop, tablet, photo camera, video camera, etc.) and its accessories.
- ✓ The insurance contract is concluded as an additional warranty, the insured event of which is damage or destruction of the insured item caused by a manufacturing defect which happened during the insurance period.
- ✓ 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 24 months.



WHAT IS NOT INSURED?

The insurance does not cover:

- ✗ costs related to maintenance of the insured item and cost of parts of the insured item that were replaced during technical maintenance;
- ✗ indirect costs, for example, claims of third persons against the policyholder;
- ✗ loss of profit;
- ✗ penalty;
- ✗ data and programs saved on the device.



DOES INSURANCE COVER PROVIDE FOR ANY LIMITATIONS?

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

- ! damage caused by an external factor (dropping of the item or pouring water over it);
- ! exceedance of the work cycle stated in the manufacturer's instructions, etc.;
- ! damage resulting from use of the item not in accordance with its designated use;
- ! 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 testing of the item or use of the item not in accordance with its designated use;
- ! damage for which the producer or vendor of the item is liable;
- ! damage of the item, the serial or IMEI number of which was removed or made unidentifiable.



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:
 - observe with regard to the insured item all legal instruments, rules, manuals, orders, etc., which contain instructions on behaviour aimed at assurance of safety, prevention of damage and reduction in the amount of possible damage;
 - the insured item must be kept in a way that no third persons have a free and easy access to it.
- The insurer must be promptly notified of the insured event, and its instructions must be followed



WHEN AND HOW MUCH DO I PAY?

The insurance contract enters into force starting from the day of issue of the invoice for payment of the insurance premium. By paying the invoice the policyholder confirms that he or she agrees with conclusion of the insurance contract under the terms and conditions stated in the documents of the insurance contract and under the standard terms and conditions referred to in them.

The insurance policy is sent to the e-mail address of the policyholder not later than within 60 days following the time of issue of the invoice.



WHEN DOES INSURANCE COVER START AND END?

Insurance cover starts on the start date of the period of insurance. Insurance cover ends after expiry of the period of insurance. 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, or when the insured item is replaced after an insured event or during the warranty period of the manufacturer.



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.