

EXTRA INSURANCE COVERAGE

Insurance product details

Company: AWP P&C S.A. Oddział w Polsce

The product: GENERAL TERMS AND CONDITIONS FOR EXTRA INSURANCE COVERAGE

This document highlights key information on GTC FOR EXTRA INSURANCE COVERAGE, without taking account of the specific requirements and needs of a customer. You will find all information required prior to entering into the contract and the details of the contract in the documents concerning the insurance contract.

What kind of insurance is this?

Section II (other personal and property insurance), group 9 – in accordance with the Annex of the Insurance and Reinsurance Activity Act of 11 September 2015.

EXTRA INSURANCE COVERAGE may be taken out in the following packages:

“BREAKDOWN COVER” PACKAGE – it provides coverage in the event of a device damage from a breakdown;

“ACCIDENTAL DAMAGE AND THEFT COVER” PACKAGE – it provides coverage in the event of a device damage in relation to accidental damage, loss of the device as a result of burglary or robbery;

“BREAKDOWN, ACCIDENTAL DAMAGE AND THEFT COVER” PACKAGE – it provides coverage in the event of a device damage in relation to a breakdown, damage of the device in relation to accidental damage, loss of the device as a result of burglary or robbery.



What does the insurance cover?

THE SUBJECT OF THE INSURANCE is a brand new device purchased in the X-KOM sales network for which an insurance policy has been taken out. The buying price of the device may not be lower than PLN 200 and it may not be higher than PLN 20,000.

THE INSURANCE POLICY COVERS:

IN THE “BREAKDOWN COVER” PACKAGE:

- ✓ **device breakdown:**
 - covering the costs of device repair;
- ✓ **total damage in connection with a device breakdown**
 - providing a new device via the X-KOM sales network; should it be impossible, providing a gift voucher to buy products in the X-KOM network;

IN THE “ACCIDENTAL DAMAGE AND THEFT COVER” PACKAGE:

- ✓ **accidental damage to the device:**
 - covering the costs of the device repair, upon accounting for the policyholder's deductible, which in each case represents 10% of the repair costs, for devices in the assortment group “PHONES, SMARTPHONES” and for TABLET devices in the assortment group “LAPTOP COMPUTERS, NOTEBOOKS, ULTRABOOKS, TABLETS”;
- ✓ **total damage in connection with accidental damage or robbery of the device:**
 - providing a new device via the X-KOM sales network; should it be impossible, providing a gift voucher to buy products in the X-KOM network, upon accounting for the policyholder's deductible, which represents 10% of the cost of purchasing a new device, for devices in the assortment group “PHONES, SMARTPHONES” and for TABLET devices in the assortment group “LAPTOP COMPUTERS, NOTEBOOKS, ULTRABOOKS, TABLETS”;

IN THE “BREAKDOWN, ACCIDENTAL DAMAGE AND THEFT COVER” PACKAGE:

- ✓ **device breakdown:**
 - covering the costs of device repair;
- ✓ **accidental damage to the device:**
 - covering the costs of the device repair, upon accounting for the policyholder's deductible, which in each case represents 10% of the repair costs, for devices in the assortment group “PHONES, SMARTPHONES” and for TABLET devices in the assortment group “LAPTOP COMPUTERS, NOTEBOOKS, ULTRABOOKS, TABLETS”;
- ✓ **total damage in connection with a device breakdown, accidental damage, burglary or robbery of device:**
 - providing a new device via the X-KOM sales network; should it be impossible, providing the policyholder with a gift voucher to buy products in the X-KOM network, upon accounting for the policyholder's deductible, which represents 10% of the cost of purchasing a new device, for devices in the assortment group “PHONES, SMARTPHONES” and for TABLET devices in the assortment group “LAPTOP COMPUTERS, NOTEBOOKS, ULTRABOOKS, TABLETS”;

The sum insured in regard to the BREAKDOWN is the upper limit on the insurer's liability per insurance event involving a breakdown and it equals the buying price.

The sum insured in regard to the ACCIDENTAL DAMAGE is the upper limit on the insurer's liability per insurance event involving an accidental damage and it equals the buying price.

The sum insured in regard to the BURGLARY or robbery is the upper limit on the insurer's liability per insurance event involving a burglary or robbery and it equals the buying price.

The sums insured in regard to BREAKDOWN AND ACCIDENTAL DAMAGE shall not be lowered to account for the insurance benefits provided.



What is not covered by the insurance?

- ✗ damages that were not covered by the manufacturer warranty or that were excluded from the manufacturer warranty – in regard to breakdowns;
- ✗ damages which are the liability of the manufacturer or of the repair point pursuant to the regulations or terms and conditions of the contract;
- ✗ damages caused by insects and rodents;
- ✗ damages resulting from failure to maintain the device or failure to carry out periodic inspections if recommended by the device manufacturer;
- ✗ all types of aesthetic damage, dents, scratches or discolouring that have no impact on the device's functioning.



What are the limitations of coverage?

Main exclusions:

The insurance shall not cover damage in the devices:

- ! during the term of the manufacturer warranty – in regard to the breakdown; insurance shall not cover any damage occurred as a result of a breakdown of the individual systems or units of the device if they continue to be covered by the manufacturer warranty;
- ! used for tests, trials or other experiments;
- ! modified by the policyholder, as compared to the original manufacturer's specification and manufacturer's user manual, unless such a modification had no impact on the damage occurrence.



Where is the insurance effective?

- ✓ The insurance shall cover insurance events all around the world; however, as part of providing the insurance benefit the insurer shall provide transport only in the Republic of Poland.



What are the obligations of the policyholder?

To avoid the policy being cancelled, claim reduction or rejection, the policyholder is obliged to:

- **at the time of taking out the policy**
 - provide the insurer with any relevant, accurate and complete information required to take out the policy;
 - pay the premium specified in the policy;
- **during the term of the policy**
 - the policyholder shall inform the insurer as soon as possible of any changes that may affect insurance coverage;
- **in the case of a claim**
 - in order to make a claim, the policyholder shall contact the insurer immediately after the occurrence of the event, in accordance with the terms and conditions of insurance, and shall provide the insurer with all documents required to process the claim;
 - at the request of the insurer, provide relevant documents to prove the occurrence of an insured event.



How and when to pay the premium?

Insurance premium is payable once for the entire period of the insurer's liability.

The insurance premium is paid on the insurance contract conclusion date, unless the insurance policy sets out a different date for the insurance premium payment.

The amount of the insurance premium depends on the package selected, the buying price, the term of insurance coverage, and it is calculated in accordance with the insurer's premium tariff effective on the insurance contract conclusion date.



When does the insurance coverage start and end?

1. The period of insurance shall commence on the insurance contract conclusion date and shall last no longer than 5 years.
2. The liability period under the "BREAKDOWN COVER" PACKAGE shall commence on the first day following the manufacturer warranty expiry, provided the premium has been paid, and it may last for a term selected by the policyholder: 12 months, 24 months (provided the manufacturer warranty term is no longer than 36 months) or 36 months (if the manufacturer warranty term is no longer than 24 months).
3. The liability period under the "ACCIDENTAL DAMAGE AND THEFT COVER" PACKAGE shall commence on the insurance contract conclusion date, however, not earlier than on the premium payment date, and it may last for a term selected by the policyholder: 12, 24 or 36 months, however, the selected liability term shall be the same for accidental damage risk and the burglary risk or robbery risk.
4. The liability period in the "BREAKDOWN, ACCIDENTAL DAMAGE AND THEFT COVER" PACKAGE shall commence:
 - 1) in regard to the breakdown – on the first day following the manufacturer warranty expiry, provided the premium has been paid, and it may last for a term selected by the policyholder: 12 months, 24 months (provided the manufacturer warranty term is no longer than 36 months) or 36 months (if the manufacturer warranty term is no longer than 24 months);
 - 2) in regard to accidental damage, burglary and robbery – from the insurance contract conclusion date and it may last:
 - a) 24 months, if the insurer's liability in regard to the breakdown lasts 12 months,
 - b) 36 months, if the insurer's liability in regard to the breakdown lasts 12 months or 24 months,
 - c) 48 months, if the insurer's liability in regard to the breakdown lasts 24 months,
 - d) 60 months, if the insurer's liability in regard to the breakdown lasts 36 months,however, not earlier than from the premium payment date.

The insurance cover for the insured device shall end:

- 1) upon the expiry of the last day of the insurance term;
 - 2) upon the expiry of the last day of the liability term for a given insurance cover scope for which the liability term has expired;
 - 3) on the day of total destruction or loss of the device insured, or its seizure in the course of the enforcement proceedings;
 - 4) on the day on which the insurer provides an insurance benefit, i.e. on which the insurer provided the policyholder with a new device or a gift voucher to buy products in X-KOM;
 - 5) as of the day of the insurance contract termination;
 - 6) as of the day of the withdrawal from the insurance contract;
 - 7) on the day on which the insured device was replaced with a new one as part of the manufacturer warranty or the seller's guarantee without notifying the insurer;
 - 8) on the day of losing the manufacturer warranty before its expiry – in regard to the breakdown;
 - 9) on the day on which the policyholder withdraws from the agreement of the purchase of the device insured;
- whichever is first.



How to terminate the contract?

The policyholder may withdraw from the contract without stating the grounds thereof by submitting a statement on withdrawal from the insurance contract to the insurer within:

- 1) 30 days from the date of concluding the insurance contract or 30 days from the moment the policyholder has been informed of the conclusion of the insurance contract if the insurance contract was made using long-distance communication means – if the policyholder is a natural person, and concluding an insurance contract is a legal act that is not directly related to the business activity or professional activity of the policyholder;
- 2) 7 days of the insurance contract conclusion date – if the policyholder is an entrepreneur.

The policyholder may submit a notice of insurance contract termination to the insurer at any time. The insurance contract shall be terminated on the first day following the day on which the insurance contract termination notice was submitted.

The statement of withdrawal from the insurance contract or the notice of the insurance contract termination may be submitted as follows:

- 1) in the written form, delivered or sent to the insurer or to X-KOM;
- in the electronic form, e-mailed to the insurer; where the policyholder's e-mail address has not been provided when entering into an insurance contract, in order to file an instruction to withdraw from the insurance contract by e-mail, the policyholder's e-mail address must first be registered with the insurer by phone.