

Accidental Damage Cover

Insurance Product Information Document

Company: AWP P&C S. A., Austrian Branch, Hietzinger Kai 101-105, A-1130.

Product: **Accidental Damage**

This document provides an overview of the essential aspects of the insurance product. The complete contractual information is presented in the document General Insurance Conditions.

What is this type of insurance?

Accidental Damage Cover is an Insurance Policy providing **repair or replacement** to your insured product in certain events.



What is insured?

Following events are insured for **Mobile Phones and Smartwatches** for which you have received the Insurance Coverage:

✓ **Accidental Damage:**

Damage caused by an unexpected and non-deliberate event occurring at a definable time and place and impairing the functionality or safe use of the Insured Object. It can be caused by drop; fall; impact; liquid,

Coverage is provided for designated products for which it is possible to conclude this insurance (Mobile Phones, Smartwatches), owned by the insured and purchased by the insured in the insured's country of residence which meet the following conditions:

- ✓ **purchased by You**, with your UniCredit Visa Gold Card
- ✓ used in accordance with the manufacturer's guidelines, and
- ✓ used to domestic and personal use.
- ✓ and a **maximum age of 18 months**

In case of a Claims considering **Accidental Damage Cover**, we will either Repair, or Reimburse:

- ✓ **Repair** - We will compensate the costs required for the repair of the damaged Insured Object. The maximum number of claims would be 2 per 18 / months.
- ✓ **Reimbursement** - Financial Reimbursement of the Original Purchase Price of Your Insured Object to a Maximum of Liability less deductible. The benefit is Limited to 1 time / 18 months.
- ✓ Our **Limit of Liability** for Your Insured Object will not exceed the purchase price of Your Insured Object and will be a Maximum of **400 Euro**.
- ✓ The **Excess is 50 Euro** and will be collected for each individual valid claim that results in a total loss of the device.



What is not insured?

The following is excluded from the Insurance Cover:

- ✗ **Objects other than specific / unique Insured Object that this insurance covers**
- ✗ **Consumable Parts:** Parts of the Insured Object that can be replaced by You, as detailed in the manufacturer's operating guidelines, the replacement of which might be required to restore the functionality of the Insured Object.

- ✗ **Loaned objects:** When the Insured Object is lent out by You or when the Insured Object is borrowed from someone else by You.
- ✗ **Counterfeit objects or objects without CE marking or a comparable certification mark purchased by You** (This marking signifies that objects sold in the EEA have been assessed to meet high safety, health, and environmental protection requirements).
- ✗ **In Box Accessories and the Battery of the Device**
- ✗ **Objects with serial number or IMEI number removed, defaced or altered.**

Please refer to the Terms & Conditions for an exhaustive list of exclusions that are not covered by the Insurance Cover.

Excluded Events:

The following events are excluded from the Insurance Cover:

- ✗ **1. Outside of Period of Insurance:** Any incident that occurred before the start date or after the end date of Your Insurance Cover.
- ✗ **2. Mechanical or Electrical Breakdown:** Failure of an internal component required for the functionality or safe use of Your Insured Object, in case Your purchased Insurance covers Accidental Damage
- ✗ **3. Any incomplete in warranty repair.**
- ✗ **4. Damage caused by use not in accordance with the manufacturer's instructions, (e.g. wrong Installation, assembly).**
- ✗ **5. Use of the Insured Object for commercial or other non-personal use.**
- ✗ **6. You acting illegally or breaking any government prohibition or regulation or illegal use of the Insured Object.**
- ✗ **7. Negligent or improper use of Your Insured Object**
- ✗ **8. Intentionally caused damage:** Damage created by deliberate acts or omissions on the part of the Insured Person or damage caused to Your Insured Object by an authorized user.
- ✗ **9. Object unlocking and rooting or Installing or re-purchasing any Products content such as including, but not limited to, data, music, photos, apps or software to the replacement insured Object.**
- ✗ **10. Damage due to Fire, Lightning, High voltage, Explosion, Vandalism**
- ✗ **11. Any event arising from software and operating system's faults or changes.**

- ✗ 12. Damage as a result of wear and tear, erosion, corrosion, oxidation intended as result of long term exposure to air and humidity or other deterioration caused by or naturally resulting from ordinary use or exposure including but not limited to gradually developing flaws or fractures.
- ✗ 13. Cosmetic damage and damage or malfunctions that can be rectified by cleaning the Insured Object or with ordinary maintenance which is not impacting the functionality, operation or safe use of the Insured Object. Cosmetic damage includes but is not limited to scratches dents, kinks; dents; discoloration; small cracks and marks.
- ✗ 14. Problems with services by a third party (e.g. supply of electricity, gas, water, broadband or broadcast content).
- ✗ 15. Any damage or fault caused whilst Your Insured Object is in the possession of a courier / postal company or any other form of delivery service where the service is not provided as part of the repair as appointed by us.
- ✗ 16. Sand Intrusion: damage caused by sand that has intruded the Insured Object.
- ✗ 17. Damage caused by external events such as storms; natural forces; nuclear energy; and land subsidence, insect infestation; electro-magnetic pulse, whether man-made or naturally occurring, seepage, pollution or contamination; ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it; pressure waves from aircraft and other flying objects travelling at or above the speed of sound;
- ✗ 18. Damage directly or indirectly caused by, resulting from or in connection with war, invasion, revolution or any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear and/or any act deemed by the government of the Country of Residence to be an act of terrorism.



Are there any restrictions on cover?

This Insurance Policy will not provide any coverage in the following cases:

- ! You are under the age of 18;
- ! Romania is not anymore Your Country of Residence;
- ! You have made unauthorized alterations, repairs, modifications to the Insured Object;
- ! Your Insured Object doesn't have a CE marking or a comparable certification mark;
- ! Your Insured Object has serial number or IMEI number removed, defaced or altered;
- ! You have acted dishonestly when taking out the Insurance or when submitting a claim;
- ! You have committed or attempted to commit fraud;
- ! You acted in violation of International sanctions, laws or regulations.

For full details, please see the Terms & Conditions.



Where am I covered?

- ✓ In Your Country of Residence (Romania)



What are my obligations?

Your obligations

In the event of a grossly negligent breach of the following obligations, We shall be entitled to invalidate Your Insurance Cover and have no liability for associated claims or to reduce the benefits payable commensurate with the severity of the Your fault.

You have to observe the following legal obligations to keep Insurance Cover:

- To comply with all the Terms & Conditions.
- To provide Us with complete and accurate information when making a claim.
 - If costs are incurred due to false or untruthful information, which would otherwise not have arisen had the information provided been accurate, We reserve the right to demand payment of these costs.
- To take Reasonable Precautions, to the best of Your ability, to keep the Insured Object in good working order, and take reasonable care to prevent or, at least, minimize the risk of damage.
 - If the Insured Object becomes damaged or destroyed during the term of the Insurance Cover, You must, within 48 hours notify Us and, where necessary, provide Us with the Insured Object (including any In Box Accessories) so that We may examine it.



When and how do I pay?

- The insurance is associated with the Visa Gold debit card issued by UniCredit Bank, without additional costs for the insured.



When does the cover start and end?

The Insurance Policy will come into force at 00:00 hours on the next business day after your UniCredit Visa Gold Card is issued. For existing customers the policy will come into force at 00:00 hours on the next business day after the insurance program is started.

If neither party has cancelled the Insurance Policy, it will end at 23:59 on the day when the UniCredit Visa Gold card is closed or when UniCredit decides to terminate the program or when you or we have terminated the Insurance.

Accidental Damage Cover:

- The start date of the Insurance Cover is when the insured Object is purchased by You with the Debit-Card.
- The Insurance Cover will expire if neither Party has cancelled the Insurance Policy, on whichever is the earlier of the following dates:
 - If You have reached the Limit of Liability or
 - after 18 Months after your purchase of the insured Object
 - If your Debit Card is closed.



How do I cancel the contract?

The insurance is provided to you as a free benefit by UniCredit and can be cancelled at any time.

Cancellation must be sent as described in the Terms & Conditions to AWP P&C S. A., Austrian Branch.