

# Multi Appliance Protection Insurance

## Insurance Product Information Document

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

Product: **EXTENDED WARRANTY**

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?

**Extended Warranty** is an Insurance Policy providing **repair or replacement** to your insured product in certain events.



#### What is insured?

Following events are insured for **White Goods** for which you have received the Insurance Coverage:

- ✓ **Mechanical or Electrical Breakdown:**  
Failure of a component required for the functionality or safe use of Your Insured Object,

Coverage is provided for 6 eligible products 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 a purchase price **above 60 Euros**
- ✓ used in accordance with the manufacturer's guidelines, and
- ✓ in good working order in the after the expiry of the manufacturer warranty;
- ✓ used to domestic and personal use.
- ✓ and a **maximum age of 4 years**
- ✓ Multi appliance eligible products: dishwasher, washing machine, refrigerator, stove, oven, multifunction oven (oven and microwave), microwave, hotplate, extractor, espresso machine, outdoor electric grill, wine cabinet, Vacuum cleaner

In case of a Claims considering Extended Warranty, we will either Repair, or Reimburse, **maximum for 6 Cases per year**

- ✓ **Repair** - We will compensate the costs required for the repair of the damaged Insured Object up to a **maximum of 200 Euro**.
- ✓ **Reimbursement** - You will receive financial Reimbursement of a **maximum of 200 Euro**.



#### What is not insured?

The following is excluded from the Insurance Cover:

- ✗ Objects other than specific / unique Insured Object.
- ✗ 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.
- ✗ Objects purchased by You from Grey Market.
- ✗ Counterfeit objects or objects without CE marking or a comparable certification mark (This marking signifies that objects sold in the EEA have been assessed to meet high safety, health, and environmental protection requirements).
- ✗ In Box Accessories.

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:

- ✗ Outside of Period of Insurance: Any incident that occurred before the start date or after the end date of Your Insurance Cover.
- ✗ 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 good.
- ✗ Pre-existing damage or fault with Your Insured Object.
- ✗ Faults or failures covered by the manufacturer's Warranty.
- ✗ Any breakdown of the device if the type of fault would not have been covered under the manufacturer's warranty.
- ✗ Any incomplete in-warranty repair.
- ✗ Damage caused by use not in accordance with the manufacturer's instructions, (e.g. wrong Installation, assembly).
- ✗ Damage caused by serial production faults as well as damages related to recall campaigns conducted by the manufacturer;
- ✗ Use of the Insured Object for commercial or other non-personal use.
- ✗ You acting illegally or breaking any government prohibition or regulation or illegal use of the Insured Object.
- ✗ Negligent or improper use of Your Insured Object
- ✗ 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.
- ✗ Theft as a result of forceful and not forceful entrance into vehicles, forceful and not forceful entrance into premises (burglary), robbery, pickpocketing or taken without permission.
- ✗ Loss
- ✗ Damage due to Fire, Lightning, High voltage, Explosion, Vandalism.
- ✗ Any event arising from software and operating system's faults or changes.
- ✗ 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.

- ✗ 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.
- ✗ Problems with services by a third party (e.g. supply of electricity, gas, water, broadband or broadcast content).
- ✗ Financial collapse of the Retailer and/or any other service providers.
- ✗ 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.
- ✗ Sand Intrusion: damage caused by sand that has intruded the Insured Object.
- ✗ Objects with serial number or IMEI number removed, defaced or altered.
- ✗ 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;
- ✗ 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;
- ! The Insurance Premium was not paid on time on time;
- ! 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?

To avoid the Insurance Policy being cancelled or voided and/or claims being reduced or refused, You must:

- **When taking out this policy**
  - Provide relevant, true and complete information;
  - Provide supporting documents when requested,
- **Once the Insurance Policy is in effect**
  - You must tell as soon as possible of any changes that arise and that may affect the Insurance Cover.
  - You must 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 or loss
- **In the event of a claim**
  - You must make a claim as soon as reasonably practical after an event arises and provide all supporting documents enabling the claim handler to process the claim. The contact details for claims are mentioned in the Terms & Conditions
  - Inform the Insurer in case You have more than one Insurance Policy covering the same insured risk and tell the Insurer if You have received payment from another Insurer for all or part of the claim.



### 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.

#### **Mechanical or Electrical Breakdown:**

- **The Insurance Cover** will come into force at the end of the Manufacturer's warranty and it will last **2 years** unless the Insurance Policy is cancelled in accordance with these Policy Terms and Conditions.



### 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.