

# Accidental Damage Insurance

## Insurance Product Information Document

Insurer: Helvetia Global Solutions Ltd - Insurance company under Liechtenstein law, registered with the Financial Markets Authority of the Principality of Liechtenstein.

Insurance coverage is provided by Helvetia Global Solutions Ltd, registration number FL-0002.191.766-9, Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein.

The Accidental Damage Insurance is distributed by Warranty Expert DE GmbH, legal entity code HRB 189852 B, registered address Hohe Bleichen 8, 20354 Hamburg, Germany, contact details in Ireland: 6th Floor, Riverpoint, Lower Mallow Street Limerick, Limerick, Ireland, email address: dublin@warranty.expert, phone number: +353 81 888 2120. Warranty Expert DE GmbH acts under the brand name of Warranty Expert.

The purpose of this information document is to give You an overview of the main coverages and exclusions of Your Accidental Damage Insurance policy. This document is not customized to Your specific needs and the information contained herein is not exhaustive. For further information concerning Your insurance and Your obligations, please consult the documentation, Your Insurance Certificate, any other relating document, and Terms and Conditions.

### What is this type of insurance?

Accidental Damage Insurance is designed to provide cover for loss and damage to your products, including electronic appliances and household goods against accidental damage.



#### What is insured?

- ✓ Devices under insurance product categories:  
**Mobile** (Mobile phones, Laptop, Tablets, Smart watches) and  
**Home** (Large and Small Appliances, Home Electronics etc.)
- ✓ Devices purchased for non-commercial needs
- ✓ **Accidental damage** (destruction) of goods caused by sudden and unexpected external impacts
- ✓ **Theft, Burglary and Robbery** protection
- ✓ **Screen damage** (breakage or cracking of the product screen) caused by accidental external force – where applicable under the selected plan
- ✓ In the event of damage, the benefit will be paid in accordance with the principle of indemnification specified in the contract:
  - ✓ **Repair** of the device (costs covered according to the terms of the policy), or
  - ✓ **Replacement** with an identical or equivalent product



#### What is not insured?

**The complete list of exclusions can be found in the General Terms and Conditions, here are a few examples:**

- ✗ Vehicles, their engines, and other spare parts
- ✗ Weapons and fishing equipment
- ✗ Power generating equipment
- ✗ Spectacles and sunglasses
- ✗ Software and data
- ✗ Goods for resale
- ✗ Devices with a remaining warranty period of less than one (1) year (excluding used smartphones and tablets)



## Are there any restrictions on cover?

Coverage restrictions are defined in the Insurance Certificate and general Terms and Conditions.

Here are a few examples:

- ! Internal failures
- ! Loss of an insured purchase or leaving it unattended in public places, in unlocked premises or buildings
- ! Theft of an insured purchase from a vehicle where the insured purchase was left inside in a visible place, or in an unlocked vehicle or a vehicle's unlocked trunk
- ! Damage, caused by prolonged accumulation of water or condensation of vapor, plus exposure to liquids (e.g., water, detergents) during washing or cleaning
- ! Scratches, creases, or loss of aesthetic appearance that does not interfere with the further use of the purchase
- ! Damages that occurred by using the purchase for commercial or professional purposes
- ! Improper use of the purchase or use in violation of the manufacturer's requirements, incorrect connection or installation, improper service or maintenance (e.g., neglect of the coffee machine, unchanged filters, ignoring cleaning instructions)
- ! For **Screen Plan**, indemnification for two (2) insured events during each twelve (12) months' period commencing from the effective date of the insurance coverage
- ! Damage due to failures of controllers or consumables, such as batteries, accumulators, chargers, etc. (restriction does not apply to specific **Premium Plans**)



## Where am I covered?

- ✓ The insurance coverage shall apply worldwide



## What are my obligations?

- To provide all requested information about the insured property
- To correct any incorrect or incomplete information immediately after noticing
- To pay the insurance premiums within the terms specified in the Insurance Contract
- To take risk mitigation and safety measures
- To assist the insurance company in determining the amount and cause of the damage
- To provide the requested supporting documents and information about the insured event and losses
- To report the event to the relevant authorities (police, fire brigade) depending on the situation
- To notify the authorized representative Warranty Expert of the insurance company Helvetia Global Solutions about the event within fourteen (14) calendar days



## When and how do I pay?

- The insurance premium amount and its payment terms are specified in the Insurance Certificate. The insurance premium may be paid by bank transfer



## When does the cover start and end?

- The validity dates of the Insurance Contract are specified in the Insurance Certificate. If the premium or the first premium installment is not paid in due time, the Insurance Contract shall not enter into force
- The insurance cover expires on the date specified in the Certificate of Insurance, upon termination of the Insurance Contract, or when the insured property no longer exists
- If the insured product is replaced with an equivalent one, the Insurance Contract expires



## How do I cancel the contract?

- The contract can be terminated at any moment by notifying Warranty Expert via the contact details provided below: Email address: [dublin@warranty.expert](mailto:dublin@warranty.expert); Phone: +353 818 882 120
- The request to terminate the contract must be signed by the insured person or their authorised agent
- The conclusion of the contract and the amount of insurance benefits paid and/or reserved under this Insurance Contract may be deducted from the refundable insurance premium
- The Insurance Contract may also be terminated in other cases and in accordance with the procedure established by the provisions of legal acts of the T&Cs of the Accidental Damage Insurance Product