

Extended Warranty 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 Extended Warranty 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: ireland@warranty.expert, phone number: +353 818882120. 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 Extended Warranty 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 and any other relating documents, including Terms and Conditions.

What is this type of insurance?

Extended Warranty Insurance is designed to provide cover for unexpected internal failures of electronic appliances and household goods subsequent to the manufacturer's warranty period.



What is insured?

- ✓ Devices specified in the following Extended Warranty Insurance Plans: **Standard**, **Premium**, and **Premium+** and purchased from trade companies for non-commercial needs
- ✓ Coverage applies to the following goods: Mobile devices, Consumer Electronics and Tools, Large and Small Appliances, Vehicles (eBikes, Bikes, eScooters). Please refer to Terms and Conditions for further specifications
- ✓ Sudden and unexpected internal failures of the items which occur after the statutory warranty period
- ✓ Replacement with an identical or equivalent product (**Premium** and **Premium+ Plans** only)
- ✓ Chargers and batteries belonging to the insured devices (Applies to **Premium+ Plan** only)
- ✓ 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 that are subject to registration and/or mandatory insurance under Irish Road Traffic Law
- ✗ Weapons and fishing equipment
- ✗ Power generating equipment
- ✗ Software and data
- ✗ Goods for resale
- ✗ Devices with a manufacturer's and/or seller's warranty of less than one (1) year



Are there any restrictions on cover?

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

Here are a few examples:

- ! Failures covered by the manufacturer's or seller's warranty
- ! Damage caused by overuse of the insured purchase beyond the recommended usage from the manufacturer
- ! Expenses related to the periodic maintenance and repairs of the purchase
- ! 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, when this 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)
- ! Damage due to failures of controllers or consumables, such as batteries, accumulators, chargers, etc. (restriction does not apply to the **Premium+ Plan**)



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: ireland@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 Extended Warranty Insurance Product