

This document provides a summary of key information about the Protection Plan by simplesurance and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

## What is this type of Insurance?

"Protection Plan by simplesurance" is an insurance policy providing repair or replacement to your insured product in certain events.



### What is insured?

The following events are insured for your new or used mobile electronic device, for which you have purchased the insurance cover. Material Damage to or destruction of the insured device caused by unforeseen events due to:

- ✓ operating errors;
  - ✓ dropping the device;
  - ✓ breakages;
  - ✓ liquid – but not including the effects of weather;
  - ✓ fire;
  - ✓ lightning;
  - ✓ explosion;
  - ✓ implosion;
  - ✓ excess voltage;
  - ✓ induction;
  - ✓ short-circuit;
  - ✓ sabotage;
  - ✓ vandalism.
- ✓ Additionally, if the option has been purchased together with this insurance policy, your device is also protected against forceful theft (burglary and robbery) and theft of the device out of your safe personal custody.



### What is not insured?

- ✗ Cosmetic damages not affecting the operability of the insured device;
- ✗ The cost of replacing any accessories added to the product after its original purchase; consumable parts and auxiliary materials;
- ✗ Damage and loss caused by misappropriation or by leaving, forgetting or losing the insured device;
- ✗ Damage which must be rectified by a third party, i.e.: a manufacturer, dealer or repair shop;
- ✗ Damage or malfunctions that can be rectified by cleaning;
- ✗ Theft or any other loss of the insured device, if the option has not been purchased together with the insurance policy.

Please refer to the Policy Terms and Conditions for an exhaustive list of risks and damages not covered.



### Are there any restrictions on cover?

- ! Damage occurring during the term of the manufacturer's warranty if the manufacturer or the insured party must be held liable in the case of a damage event occurring;
- ! Costs of a claim in the amount of the policy excess;
- ! Any damage that are caused by omissions or intentionally and through deliberate acts;
- ! Damage caused by cleaning, service and maintenance and normal wear and tear;
- ! Direct and indirect consequential damage to property or financial loss;
- ! Serial production faults and/or any other campaigns run by the manufacturer;
- ! Damage caused by inappropriate packaging of the product during transportation or shipment.

Please refer to the Policy Terms and Conditions for an exhaustive list of exclusions and restrictions.



### Where am I covered?

The insurance is valid worldwide. However, certain costs are restricted to the tariff of your country of residence.



## What are my obligations?

### When taking out this policy:

- You must provide all of the information expressly requested and material to the conclusion of your insurance agreement truthfully and completely.

### Once policy is in effect:

- You must keep the insured device in an orderly and operational condition and fulfil all duties of care to prevent or, at least, minimize the risk of damage or loss.

### In the event of a claim:

- In case of damage claims that are covered by the policy, you must contact simplesurance as soon as reasonably practicable (preferably with 7 days of becoming aware) after an insured event has happened.

In the event that the damage is caused by theft, robbery, burglary or vandalism, you must notify the police without delay and report to simplesurance as soon as you learn of the incident.

- In accordance with the Terms and Conditions, you must attempt to minimize the damages as much as possible and must provide the insurer all the relevant supporting documents and assistance necessary in order to enable us to assess, and process any claims submitted to us.



## When and how do I pay?

The one-time premium is payable immediately at the time of purchasing the policy and will be collected by simplesurance GmbH on behalf of White Horse Insurance Ireland dac. This is an annual or biennial policy that can be paid one-time or with monthly installments. If you pay one-time then you will have paid for the full premium at point of sale. If you pay by monthly installments, your premium will be charged every month during the term of your Policy. The due date of each monthly installment is the monthly anniversary of the date stated in the insurance certificate.



## When does the cover start and end?

The policy will commence at the time and date shown on the insurance documents that will be provided to you upon the policy purchase. The insurance cover might start after a waiting period, if a device is not insured immediately after its purchase.

The insurance cover shall end automatically upon the expiry of the selected period without the necessity for a separate notice, the insurance end date can be found in the insurance documents e-mailed to you by simplesurance GmbH. A termination of the insurance could be necessary before the given date in connection with certain damage events.



## How do I cancel the contract?

You can cancel your policy within the first 14 days of your policy purchase (period begins after you receive your insurance policy) without stating any reasons in writing (email, letter, fax etc).

The insurance can also be terminated following the occurrence of an insured event, but notice to do so must be issued within one month following the conclusion of negotiations concerning compensation. The insured person cannot give notice to terminate the agreement at a date after the end of the current insurance term. In these cases, the insurer shall be entitled to a proportion of the premium for the time insurance cover is provided.