

Electronic Device Insurance

Insurance Product Information Document

Company: Helvetia Versicherungs-Aktiengesellschaft

Product: refurbished Plus

Helvetia Versicherungs-Aktiengesellschaft is authorised by the Federal Financial Supervisory Authority (BaFin) and supervised by the Central Bank of Ireland for conduct of business rules.

This document provides a summary of the cover only. Full details of your cover can be found in your policy terms and conditions and Certificate of Insurance. It is important you read these documents carefully.

What is this type of insurance?

Refurbished Plus provides coverage of the specified electronic device against Damage, Liquid Damage and, if stated on your policy, against Robbery and Burglary. Replacement of the device in case of Robbery or Burglary, destruction or damage beyond economical repair will be with a refurbished device or monetary compensation or a voucher at the amount of the replacement value.



What is insured?

Which risks are insured?

- ✓ **Damage:** Any destruction of or damage to the Insured Device caused by a sudden, unforeseen and external event, which impairs its functionality.
- ✓ **Liquid Damage:** Any exposure of the Insured Device to moisture or a liquid that impairs its proper functioning.
- ✓ **If stated on your policy:** Robbery - The unauthorised and intentional removal of your Insured Device by force against your person or by using threats of imminent danger to life or limb.
- ✓ **If stated on your policy:** Burglary - If someone takes away another person's movable property after breaking into a room or vehicle, entering or penetrating by means of false keys or other tools (including electronic ones). In the case of Burglary from a vehicle, the device must not have been visible from the outside.

What is insurable?

- ✓ Smartphones, tablets, laptops, smart-watches, headphones and cameras purchased by the Policyholder in the Republic of Ireland on the website www.refurbed.ie and whose purchase value is EUR 3,999.99 or less.
- ✓ The insurance cover extends exclusively to devices that you have purchased from refurbished, whereby the insurance can be taken out at the same time as the purchase of the device or within seventy-two (72) hours of the purchase date.

What is paid?

- ✓ Repair of the Insured Device in the event of repairable damage.
- ✓ Replacement of the Insured Device or compensation payment or a refurbished voucher.
- ✓ The repair or replacement is always provided by bolttech.



What is not insured?

- ✗ Insured Events resulting from a Deliberate Act of the Policyholder
- ✗ Simple theft of the Insured Device (e.g. pick-pocketing)
- ✗ Insured Events resulting from non-compliance with the instructions for use, connection, installation and maintenance contained in the manufacturer's instructions for use of the Insured Device or from a change made to the original characteristics of the Insured Device at the instigation of the Policyholder
- ✗ Insured Events resulting from normal wear and tear of the Insured Device
- ✗ Damage, Liquid Damage, Robbery or Burglary to Accessories and Connecting Elements of the Insured Device
- ✗ Insured Events of an aesthetic nature that affect the external parts of the Insured Device and do not impair its functionality, such as scratches, blistering, chafing, discoloration, scuffs and cracks
- ✗ Insured Events that occur when the Insured Device is used by a person other than the Policyholder or that fall within the scope of the liability of a Third Party and the insurance cover of that Third Party covers the Insured Event

For a full list of exclusions please see your policy document.



Are there any restrictions on cover?

- ! Your Insured Device can be replaced a maximum of one time during the term of the policy and repaired twice per Insurance Year.
- ! Claims where the Robbery or Burglary has not been reported to the Gardaí without undue delay.
- ! In the event of a claim, a deductible will be charged depending on the Purchase Value.
- ! The insurance benefit per claim is in any case limited.



Where am I covered?

- ✓ This insurance only covers devices bought in the Republic of Ireland via the website www.refurbed.ie by residents of the Republic of Ireland.
- ✓ The Insured Device is covered by the insurance cover for travel outside the Republic of Ireland subject to any rules on international sanctions.



What are my obligations?

- You must pay the premium in advance and any deductibles in the event of a claim in good time.
- Report the claim without undue delay in full and truthfully.
- Take all reasonable steps to safeguard the Insured Device against Damage, Liquid Damage, Robbery or Burglary;
- Give us the information and help we need related to the claim being made;
- Check your policy documentation when you receive it to make sure you have the cover you need and expect;
- For Robbery and Burglary claims only, provide a copy of the Gardaí report, or relevant police authority in case the incident occurred elsewhere, together with proof that you have reported to Your mobile operator that Your Insured Device has been stolen so that Your SIM card and device IMEI can be blocked.



When and how do I pay?

Your premium is paid in advance and only to [refurbed](http://refurbed.ie) via debit/credit card. In the event of a renewal being offered, you will receive further information by email, including a request for payment.



When does the cover start and end?

The cover period will commence on the date shown in your Certificate of Insurance and is taken out for a period of 12 or 24 months.

If you are offered a renewal, it will be subject to prior payment of the premium for the following year. The maximum duration for renewal of the insurance cover is five (5) years, inclusive of the initial twelve (12) month term.



How do I cancel the contract and what is my cooling off period?

You can cancel your policy by phoning +35319635631 or by email refurbed-irl@boltttech.eu

You have fourteen (14) working days from the date you purchase this cover to contact us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy within this period, we will refund the premium you have paid provided there hasn't been a claim (or an incident that might lead to a claim), in which case there may be deducted from the refund an amount equivalent to the cost of the settled claim.