

P4L DEVICE PROTECTION PLAN TERMS & CONDITIONS FOR COVERCOMPARED

What are COVERCOMPARED P4L Device Protection Plans (“P4L Plans”)?

- **P4L Plans** are protection plans designed for a range of **eligible products** purchased from COVERCOMPARED;
- **Protect4less Plans** only cover for **incidents** and claims that can be serviced in one or more of the following geographies **as per the plan purchased by you**: United Arab Emirates, Oman, Qatar, Bahrain, KSA, Kuwait, Egypt, Morocco, Iran, South Africa, Zimbabwe, Zambia, Yemen, Uganda, Tanzania, Namibia, Mozambique, Libya, Turkey, Lebanon, Jordan, Ghana, Ethiopia, Botswana, Angola, Kenya, Nigeria, Denmark, Nepal, Sri Lanka, India, Iraq.
- Claims are administered by ZH Middle East DMCC, UAE.

What products are covered under P4L Plans?

The range of **eligible products** for a **P4L Plan** include laptops, tablets, mobile phones, electronic accessories, televisions, washing machines, refrigerators, vacuum cleaners, ovens, and other appliances. All **eligible products** must have been purchased by **you** and owned and used exclusively by **you** or a member of **your family**. **Eligible products** are covered up to the specified limits based on the **P4L Plan** you purchased.

P4L Plans

Eligible products are covered under one of the following types of plans, **as per the plan purchased by you**:

- **Extended Warranty + Accidental Damage + Theft by forced entry plan (“EW+AD+Theft” plan)**
- **Extended Warranty plan (“EW” plan)**

P4L Plans cover **eligible products** for **mechanical or electrical breakdown, accidental damage and theft by forced entry** subject to these terms and conditions and is applicable as long as you are subscribed to the plan:

EW+AD+Theft Plan can be subscribed to within 365 days of the date **on which the covered product was purchased**. This plan covers eligible products for

- mechanical or electrical breakdown up to 3 years from the date on which the product was purchased
- accidental damage or theft by forced entry up to 2 years from the date on which the product was purchased. **All Accidental Plans have a cooling off period of 30 days - before you can make your first claim.**

EW Plan can be subscribed to within 24 months of the date **on which the covered product was purchased**. This plan covers eligible products for

- mechanical or electrical breakdown up to 3 years from the date on which the product was purchased

P4L Plan prices are subject to change at the sole discretion of P4L.

If **you** choose to pay the **Protect4Less Plan fee** monthly and **you** make a claim for a repair **we** will require **you** to pay the unpaid part of **your Protect4Less Plan fee** up to the next anniversary of **your Protect4Less**

Plan to us before we will repair or replace your covered product(s). If you purchased a 12 month **Protect4Less Plan** we will charge you for the unpaid **Protect4Less Plan fee** from the date of your claim to the end of your **Protect4Less Plan**. If you purchased a 24 month **Protect4Less Plan** and you make a claim during the first 12 months we will charge you for the unpaid **Protect4Less Plan fee** from the date of your claim to the end of the **first 12 month period** and subsequently collect the remainder of your **Protect4Less Plan fee** monthly during the second 12 month period.

Benefit List

P4L Plans coverages and limits are set out below.

| Coverage & Limits | Mechanical or electrical breakdown | Accidental Damage or Theft |
|--|---|--|
| Limit | Purchase price of your covered product | Purchase price of your covered product |
| Deductible | Nil | Ranges between USD 13.4/- and USD 54.2/- * |
| Number of repairs allowed during the P4L Plan period | Unlimited, subject to the aggregate cost of repairs not exceeding purchase price | Up to 2 per year |
| Maximum P4L Plan period including underlying manufacturer warranty period | 36 months | 24 months |
| Replacement - in the event your covered product cannot be repaired | Purchase price less depreciation | Purchase price less depreciation less Claim Fees |
| Reimbursement - in the event your covered product cannot be repaired and it is no longer available from COVERCOMPARED retail outlets | Purchase price less depreciation | Purchase price less depreciation less Claim Fees |

* A deductible will apply per accidental damage or theft claim as given below:

| Device Purchase Value (USD) | Deductible (USD) |
|-----------------------------|------------------|
| Up to 504 | 13.4 |
| Between 505 and 1,253 | 27 |
| Between 1,254 and 2,003 | 40.6 |
| Above 2,003 | 54.2 |

How do I make a claim?

If your covered product has suffered any of the covered faults, damages or theft, you must follow any of the below procedures to register the claim:

- Register the claim through P4L website or mobile application. Just log on to your account, go to "My Devices", click on "Open Claim" next to your item and file a claim easily with Protect4Less through our simple step-by-step online process.
- Visit the authorised reseller from where you purchased your unit and use their help to register the claim.

Full details of our claims procedure can be found under the [How to make a claim](#) section of your **P4L Plan**.

How do I make a complaint?

If **you** have a complaint about **your P4L Plan** **you** should contact, customercare@protect4less.com

Full details of **our** complaints procedure can be found under the **General conditions** section of **your P4L Plan**.

How do I transfer my P4L Plan?

If **you** wish to gift **your covered product** and **your P4L Plan** to a third party **you** should contact ZH Middle East DMCC. **You** will need to provide evidence that **you** purchased **your covered product**.

Terms & conditions

This is **your P4L Plan** terms and conditions and together with **your purchase invoice** constitutes **your** agreement with **us**.

In return for the full payment for **your fees, your covered products** will be protected within the terms and conditions set out within **your P4L Plan**.

Only **eligible products** purchased through COVERCOMPARED retail outlets can be covered by a **P4L Plan**.

Definitions

Some of the words in this **P4L Plan** have specific meanings. These are explained below and have the same meaning wherever they appear in bold throughout this **P4L Plan**.

Accidental Damage means any externally visible damage to the exterior of **your covered product** as a result of an external, unexpected, unforeseeable and unintentional impact that causes **your covered product** to stop working including fluid entering the products internal circuitry and visible cracked screens.

Covered product(s) means an **eligible product** owned by **you** or a member of **your family** and that was purchased from COVERCOMPARED.

Depreciation means the amount **we** will deduct from the **purchase price** of **your covered product** in the event that **your covered product** cannot be repaired or replaced. **We** will calculate the **depreciation** by applying 5% to the **purchase price** per each quarter beginning on the **start date** as follows:

| Quarter | Depreciation |
|---------|--------------|
| One | 5% |
| Two | 10% |
| Three | 15% |
| Four | 20% |
| Five | 25% |
| Six | 30% |
| Seven | 35% |
| Eight | 40% |

Eligible product(s) mean only electronic products that fall under the specified categories listed below:

- Hand-held computer equipment including laptops, tablets and phablets,
- Mobile phones;
- Electronic accessories
- Televisions
- Washing machines
- Refrigerators
- Vacuum cleaners
- Ovens
- Other appliances

P4L Plan means this document.

Protect4Less Plan period means the period beginning on the **start date** and expiring at the end of the additional years purchased.

Family means any member of **your** immediate **family** who live with **you** permanently at **your home** including **your** husband or wife, **your** children and/or **your** parents.

Home means the registered address supplied by **you** as **your** permanent place of residence.

Incident means an event or a series of events which result in the **mechanical or electrical breakdown** or **accidental damage** of **your covered product**.

Mechanical or electrical breakdown means the failure of **your covered product** due to any mechanical or electrical breakdown requiring repair or replacement of **your covered product** before its normal operation can be resumed.

Fees means the amount payable by **you** for **your P4L Plan**.

Purchase invoice means the receipt provided to **you** when **you** purchased **your eligible product** from a COVERCOMPARED retail outlet. **You** must retain **your purchase invoice** during the **P4L Plan period** and you may be required to provide this to **us** when **you** need to make a claim.

Purchase price means the amount to be paid by **you** for **your covered product** excluding any credit charges, delivery charges, interest charges or delivery costs as shown on **your purchase invoice**.

Start date means:

- **Accidental Damage and/or Theft by forced entry** – not more than 12 months from the date **you** purchased **your covered product** as shown on **your purchase invoice**;
- **Extended Warranty** - the expiry date of the expiry of **your covered product's** manufacturer warranty but not more than 24 months from the date **you** purchased **your covered product** as shown on **your purchase invoice**.

We, our, us means **ZH Middle East DMCC** of 3206, Mazaya Business Avenue AA1, Jumeirah Lake Towers, Dubai, UAE who is the administrator of **your P4L Plan**.

You, your means an individual paying the Fees for the Covered Product including the individual's **family** who purchased **your covered product**.

Mechanical or electrical breakdown

If **your covered product** suffers **mechanical or electrical breakdown** (Failure of Charging port, Speaker, Audio, Touchscreen) which occurs during the **P4L Plan period** outside of the manufacturers guarantee period, **we** will arrange for the repair of **your covered product** through **our** repair partner network.

If it is not possible for **us** to repair or it is uneconomical for **us** to repair **your covered product**, **we** will replace **your covered product**.

If **your covered product model** is no longer available **we** will reimburse **you** for the **purchase price** less **depreciation** with a voucher that **you** will be able to use at an authorised reseller.

Mechanical or electrical breakdown – What is not covered

- covered by a manufacturer's recall of **your covered product**;
- occurring during the manufacturer's warranty period of **your covered product**;
- caused by mis-using **your covered product**, failure to follow the manufacturer's instructions or overcharging **your covered product** e.g. bloated batteries;
- caused by any form of portable external storage media including but not limited to memory cards, USB memory sticks or other digital recording equipment used with **your covered product**;
- caused by wear and tear, rusting or other gradual deterioration due to normal use of **your covered product**;
- caused by **your** failure to follow the manufacturer's instructions for **your covered product**;
- caused by any software or data installed on **your covered product** such as telephone numbers, ringtones, music, pictures, applications or videos;
- caused as a result of a virus;
- caused due to rooting, jailbreaking or installing custom ROMs or other software that may affect **your covered product's** hardware;
- caused by any unauthorized repair or modification to **your covered product** undertaken by any unauthorised third-party repairer.

Accidental damage

If **your covered product** suffers **accidental damage** during the **P4L Plan period** **we** will arrange for the repair of **your covered product** through **our** repair partner network. **You** will be liable to pay the **Claim Fees** before collection after repairs of **your covered product**.

If it is not possible for **us** to repair or it is uneconomical for **us** to repair **your covered product** **we** will replace **your covered product**. **You** will be liable to pay the **Claim Fees** before collection of the replaced unit.

If **your covered product** is no longer available **we** will reimburse **you** for the **purchase price less depreciation** and the **Claim Fees** with a voucher that **you** will be able to use at any P4L authorised retail outlet or channel.

Theft by forced entry

Theft by forced entry, If the **covered product** is stolen during the **Period of Insurance**, whilst the **product** is within the **Geographical Limits**, **We** will replace the **product** with **product** of the equivalent general specification and subject to the conditions and exclusions set out in policy.

Accidental damage / Theft - What is not covered

- The claim is covered by a manufacturer's recall of **your covered product**;
- Failure of Touchscreen or display occurring during the manufacturer's warranty period of **your covered product**;
- caused by mis-using **your covered product**, failure to follow the manufacturer's instructions or overcharging **your covered product** e.g. bloated batteries;
- caused by wear and tear, rusting or other gradual deterioration due to normal use of **your covered product**;
- caused by **your** failure to follow the manufacturer's instructions for **your covered product**;
- caused as a result of a virus;
- caused due to rooting, jailbreaking or installing custom ROMs or other software that may affect **your covered product's** hardware;
- caused by any unauthorized repair or modification to **your covered product** undertaken by any unauthorised third-party repairer.
- caused by a deliberate act or **your** negligence;
- caused by storing **your covered product** in locations where in **our** opinion there was a high risk of **accidental damage**;
- caused by wear, tear and routine discolouring due to age of **your covered product**; or
- to **your covered product** whilst it was being used by someone else other than **you** or a member of **your family**;
- cosmetic accidental damage such as surface scratches or dents to **your covered product** which do not affect the functionality of **your covered product**.
- **Theft** of the **Equipment** whilst kept in an unattended motor vehicle unless the vehicle is locked.
- **Theft** of the **Equipment** left on any motor vehicle
- **Theft** of the **Equipment** whilst on/in any form of public conveyance or public place unless the **Equipment** is taken from **You** by actual or threatened force.
- **Theft** of the **Equipment** whilst on hire or loan to any third party other than any authorized user as agreed by **Us**.
- The loss of device(s) where the circumstances of accidental loss cannot be clearly identified.
- Theft to any additional equipment or accessories including but not limited to carrying cases, battery chargers (other than those supplied as original Equipment with the Equipment, and identified from the policy schedule or additional equipment as identified on the policy schedule), hands free mounting kit or external antennae.
- Loss of use of the Equipment or consequential loss of any kind. Which means any additional costs **You** incur above the actual repair or replacement cost of the Equipment.
- Theft arising outside of the Geographical Limits.
- Any Associated charges levied by any provider to you.
- The value to you of the data stored on the device.

General exclusions

We will not pay for:

- any **incident** occurring outside the **plan period**;
- any **depreciation** or **claim fees** applicable;
- routine servicing, inspection, maintenance, dismantling or cleaning of **your covered product**
- any claim where **you** are unable to provide proof of purchase of **your covered product**.
- any claim where the serial number of **your covered product** or the IMEI number for **your mobile phone** has been removed or tampered with in any way;
- any claim for a **mobile phone** or any other SIM-enabled product where **your covered product** wasn't connected to a relevant network when the **incident** occurred, or in the period prior to the **incident**;
- any **incident** which is not reported to **us** within 15 days of discovery;
- any costs suffered by **you** as a result of not being able to use **your covered product** or any costs other than the repair or replacement cost of **your covered product**.
- any claim arising from the confiscation, requisition or destruction of **your covered product** by any government, public or legal authority;
- any **damage** caused by war, terrorism, invasion, revolution or any similar event; and
- any **covered product** which has been used for commercial purposes.

Specific conditions applying to Theft cover

- The possible or actual **Theft** of the **Equipment** must be reported as soon as is practicable to the **Administrator** or **Your Introducer**. If the **Equipment** is subsequently retrieved or returned it will become **Our** property.
- You must, as soon as is practicable, and in any case within 24 hours of discovering the **Theft**, report the occurrence to the Police or other relevant authority and obtain an incident report number.
- New Sim Card application reference to the Telecom Operator for Mobile Phones, Tablets or Products with a Sim Card.

Please Note:

Any "Find my Device" features available through your Product manufacturer has to be activated, and in the event of a Theft, this feature, or, any other feature available will be used to deactivate/ disable your device.

Specific conditions in relation to Replacements

In the event your device needs replacement, due to any of the conditions mentioned above, we are liable to provide a replacement with a region specific device authorised by the TRA or any regulatory authority only. Even if your affected device was from a different region and had additional features, the replacement provided will be as per local laws and may have lesser features than your original device.

How to make a claim

- If **you** believe that **your covered product** has suffered a **mechanical or electrical breakdown, accidental damage or Theft by forced entry**, you can register the claim in multiple ways as mentioned in the subscription plan.

- **You** will be asked to provide information regarding the **incident** in order that **we** can carry out an initial assessment of **your** claim. It may be possible that **we** will be able to rectify the problem over the telephone or in a COVERCOMPARED retail outlet.
- If it appears that **your covered product** will require a repair or replacement **you** will be asked to complete a claim form and give permission to **us** to service **your** claim.
- We will review your claim form and **we** may ask **you** to provide further information by email at.
- **We** will handle all claim notifications within 48 hours.

Portable covered products

If **your covered product** is portable **you** will then be asked to take **your covered product** to **your** nearest COVERCOMPARED retail outlet.

General conditions

1. Fees

You must pay the **fees to us** unless **your P4L Plan** is cancelled by **you** or by **us**.

If **you** fail to pay the **fees** when due, **we** may terminate **your P4L Plan**.

In the event where payment of **Membership Fees has been irregular or intermittent** (when paying via your Mobile Operator, for example) the number of days of unpaid Membership fees will either be collected at the time of making a claim or will be deducted from the Total number of Coverage Days provided.

2. Reasonable precautions

You must at all times maintain **your covered product** in a good state of repair and **you** must take all reasonable precautions to guard against its **mechanical or electrical breakdown or accidental damage**.

3. Other plans policies

If at the time of an **incident** **you** have other plans policies for **your covered product**, **we** will only pay **our** share of the claim.

4. Cancelling your P4L Plan

You may cancel **your P4L Plan** at any time, for any reason logging into your account. Protect4Less incurs various costs to arrange and provide device protection coverage right from the beginning hence there is no refund upon cancellation of a plan.

We may cancel **your P4L Plan** at any time by giving **you** 14 days' notice in writing to **your** email address registered with us in respect of the remaining period of **your P4L Plan**.

5. Our right to recover from others

If **we** pay any benefit to **you** under this **P4L Plan** **we** are entitled to recover such amounts from other parties or persons and by accepting benefits from **us** under this **P4L Plan** **you** agree to transfer **your** rights of recovery against any other party or person to **us**. **You** must do everything necessary to secure these rights and **you** must do nothing that would jeopardise them.

6. What to do if you need to make a complaint

If **you** are dissatisfied with **our** service and wish to complain please contact **us**:

Email: customercare@protect4less.com; or

Write: COVERCOMPARED Device Protection - Complaints Division, The Customer Services Manager, Protect4Less Claims Management, P.O. Box 337172, Dubai, UAE.

We aim to promptly solve **your** problems **you** may have at the initial point of contact. **Our** Customer Services staff are fully trained to deal with **your** complaint quickly and efficiently. However, **you** should inform **us** if **you** are dissatisfied with the response **you** have received.

Your complaint will then be escalated to **our** Customer Relations Team who will aim to resolve **your** complaint within two working days of receiving **your** complaint, where possible. If **our** Customer Relations Team cannot resolve **your** complaint within this time, **we** will write to **you** within five working days and endeavour to resolve the problem within 14 days.

7. Fraud

If **you** or a member of **your family** or anyone acting on **your** behalf makes a false or fraudulent claim or supports a claim with false or fraudulent documents or statements including inflating or exaggerating a claim, **you** will lose all benefits and **your premium** **you** paid for **your P4L Plan**.

We will record this on anti-fraud databases and **we** may also notify other organizations.

We may also recover any benefit **we** have already paid to **you** under **your P4L Plan**.

8. Law

UAE law will apply to **your P4L Plan**.

9. Language

The language of **your P4L Plan** and all communications relating to it will be English.

10. Government authority

Neither party to **your P4L Plan** shall have the right or authority to create any obligation, warranty, representation, or responsibility, expressed or implied, on behalf of the other party, to bind the other party in any manner whatsoever, in so far as any other party is concerned, outside of the terms, conditions and stipulations of **your P4L Plan**, unless otherwise advised by the concerned Government authorities.