



Mr Keshav Dubey
S/O-Narayan Chandra Dubey Shivpuri
Colony,Near
Gyan Bharti Schoolshivpuricolonynear By
Gyan
Bharti School Shivpuri Colony
Chas Jharkhand 827013
7992473903

Membership No.
IM4849847



30/07/2020

Dear Mr Keshav Dubey,

Congratulations for purchasing CPP FoneSafe Classic and welcome to the CPP family! We thank you for choosing CPP FoneSafe Classic and hope you will enjoy the benefits of the membership. This welcome pack contains all aspects of your CPP FoneSafe Classic membership. Your membership details and information of the asset purchased by you are mentioned below.

You can access your membership details online by logging into the Members Area at www.cppwebservices.in.
Need further assistance? Connect with us on the contact details mentioned.

To know more about your FoneSafe Classic benefits, turn overleaf.

Thank you again for becoming a CPP FoneSafe Classic member!

Yours sincerely,

For CPP Assistance Services Pvt Ltd.
Prachala Singh
Head - Customer Service

FoneSafe Classic - Membership Details cum Sales Proforma

| | | | |
|-------------------------|--------------------------|------------------------|-----------------|
| Membership | FoneSafe Classic T1 Plan | Membership Fee* | ₹ 1399 |
| Start Date | 18-Mar-20 | End Date | 17-Mar-21 |
| Asset Model Type | DIGITAL PHONE | Asset IMEI No. | 866131047948613 |

*Includes 18% Goods & Service Tax

- If you are a registered user under the Goods and Services Tax Law and wish to avail the credit of Goods and Services Tax paid by you on our Membership Fee then you are requested to notify your Legal Name, Address and GSTIN within 7 days of receipt of this letter else it shall be assumed that you are an Unregistered user under the Goods and Services Tax Law.
- Advance payment of Membership Fee is the essence of the commencement of our contract with you. Invoice will be generated on receipt of the Membership Fee.

FoneSafe Classic Advantage

Look what we have in store for you

Your expensive smartphone enables you to communicate, browse, stay connected, transact and carry out many other day-to-day functions. With your valuable personal information and confidential data stored on the smartphone, an accidental or liquid damage can be a nightmare!

CPP FoneSafe Classic's unique benefits offers you more than protection for your device:



F-Secure SAFE Device Security (for Smartphone and Tablets only)

F-Secure SAFE Device Security is built to protect you in the online world. We want you to enjoy life hassle-free - so, explore the internet, enjoy online shopping, connect with friends and family and let F-Secure SAFE Device Security keep you protected.



ZEE5 All Access Annual Subscription

FoneSafe Classic comes with a 12 month LIVE TV Subscription, which allows You to watch TV Shows, Originals, Movies, Music and News and much more, on a device of Your choice.

This service is provided by ZEE.



Music subscription

Get a free 12-month subscription to Gaana Plus and listen to your favourite music Ad free on your favourite devices.



Single number assistance

Just call CPP's customer care at 1860-258-3030 (Monday-Sunday, 11am to 9pm) for assistance related to your FoneSafe Classic benefits.



Temporary smartphone replacement service

In case your smartphone is stolen, FoneSafe Classic delivers a temporary smartphone at your doorstep in select cities across India (up to a maximum period of 7 days). Just call our call-centre and place a request.



Complimentary protection against accidental and liquid damage*

As a FoneSafe Classic subscriber, you are enrolled into a complimentary add-on benefit of All Risk Protection under the group policy taken by us. This ensures that your smartphone, tablet or laptop is protected against loss due to accidental damage (including liquid damage) for up to the purchase price of your device. Your protection starts from the date of purchase of your device and is valid for 12 months.

**You will be enrolled into the complimentary equipment damage protection benefit within seven (7) days of your membership start date. All risk cover is provided by an Indian General Insurance Company registered with IRDA under the group insurance policy for CPP members. Please refer to group policy Terms & Conditions for more details. For 2nd year (renewal) customers, loss due to accidental or liquid damage is up to 80% of the purchase price of your device*



Redemption keys for your usage:

| | | |
|--|---|--|
| <p>F-SECURE SAFE (for smartphone/tablet) Download Instructions</p> <ul style="list-style-type: none"> Logon to offer.f-secure.com/cpp-products and enter the product key printed below: J1UENE2Z Create your login account by going to the link 'Click here to start using SAFE' Verify your account by confirming the link sent to your e-mail address Click on the link 'Add device' and follow the instructions given to complete the 'Add device' process Next, download the F-Secure SAFE app from the app store Log-in into your F-Secure account using the credentials created in the previous step Your F-Secure SAFE subscription is now active on your device! | <p>ZEE5 All Access Annual Subscription Download Instructions</p> <ul style="list-style-type: none"> Go to www.ZEE5.com on your Android/iOS smart device web browser Click on the 3 bar icon on the right hand corner of the ZEE5 homepage (next to the search menu) Scroll down, click on the 'Have a prepaid code?' tab Enter the coupon code provided, click on Apply and then click on Continue Enter your Mobile Number or Email ID and Proceed Verify using the One-Time Password (OTP) option or Enter Password Your 1 Year ZEE5 membership is now active! Download the ZEE5 App on your smartphone and Login Enjoy your 12 months ZEE5 All Access Annual Subscription! Z5CPPANIUHL9BY <p>Note: Please use the promo code within 90 days of receipt.</p> | <p>Gaana Plus Download Instructions</p> <ul style="list-style-type: none"> Go to https://gaana.com/redeemcoupon on your web browser and Sign In Enter the unique coupon code given below 9KZ939972SNZ Download the Gaana App on your smartphone Enjoy your 12 months Gaana Subscription <p>Note: Please use the promo code within 90 days of receipt.</p> |
|--|---|--|

CPP Claims Process:

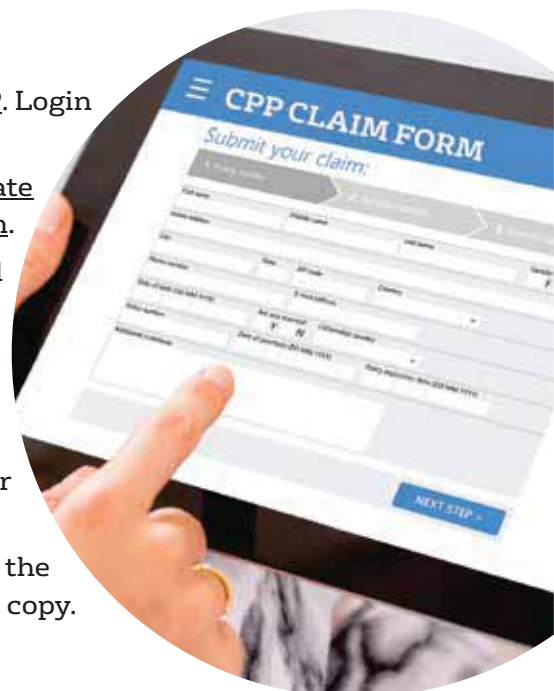
In an event of device damage you can login with your registered Policy No./mobile No. on the following portal to file a claim for the same.

<https://www.cppwebservices.in/Claim/CONSUMER/Login.aspx>

Steps to File a claim through the above link

1. Enter your Policy No./Registered mobile No., click on Get OTP. Login using your registered mobile no. and the OTP received
2. To Create a new claim against a device displayed, click on Create claim button. Enter incident date, details & click on Create Claim.
3. You will receive a Service Request Number (SRN) via an e-mail and SMS
4. Visit a brand authorized service center and get the device repaired. After visiting the authorized service center Login to the above portal to submit documents*
5. Click on Claim Filing & Status. Click on Fill Form against your SRN/Policy No.
6. Fill the form details & upload the repair Bill. Click on Next. Fill the details & upload the Original Invoice and a Cancelled cheque copy. Click on Submit.
7. Download documents & fill these forms:-
Insurer Claim form | NEFT / Bank Mandate form | Statement Incident Form
8. Click on Print address and paste the printout (with the barcode) onto the envelope containing the physical documents. Send to: CPP Claims Management, C/O, Mega Calibre, D-139, Okhla Industrial Area, Phase 1, New Delhi - 110020

*If the device cannot be repaired after visiting the authorized service center, please provide the estimate provided by the service center



Product Terms & Conditions
Terms & Conditions for Your 'CPP FoneSafe Classic' Membership (Purchased through BFL)

| Tier | Equipment (Mobile Phone or Tablet) Price Range (in Rs.) | Special Price for BFL customers (in Rs. inclusive of taxes) |
|--------|---|---|
| Tier 1 | Rs. 6000 to Rs.10000 | Rs. 999 |
| Tier 2 | Rs. 10001 to Rs.12000 | Rs. 1399 |
| Tier 3 | Rs. 12001 to Rs. 20000 | Rs. 1924 |
| Tier 4 | Rs. 20001 to Rs. 30000 | Rs. 2574 |
| Tier 5 | Rs. 30001 to Rs. 40000 | Rs. 3599 |
| Tier 6 | Rs. 40001 to Rs. 50000 | Rs. 4699 |
| Tier 7 | Rs. 50001 to Rs. 70000 | Rs. 5399 |
| Tier 8 | Rs. 70001 and above | Rs. 5999 |

Please read this document carefully. It sets out the information and terms and conditions of Your contract with CPP for the 'CPP FoneSafe - Classic' Membership services.

Please read this document carefully and store it in a safe place

Definitions

Where the following words are used in these terms and conditions, they will have the meanings shown below:

Abroad - In a country other than India.

Agreement - These terms and conditions of the CPP FoneSafe Classic services and any subsequent changes thereto.

BFL - Bajaj Finance Limited, whose corporate office is at 4th Floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune - 411014, Maharashtra (and from whom You have financed Your CPP FoneSafe Classic Membership Fee)

CPP - CPP Assistance Services Private Limited, whose corporate office address is at Ground Floor Wing A, Golf View Corporate Tower-A, Golf Course Road, Sector 42, Gurgaon - 122002, Haryana and registered office is at A-370, 2nd Floor, Kalkaji, New Delhi 110019.

Equipment - Your Mobile Phone or Tablet (including iPad) purchased by You and financed from BFL

Equipment Damage - Damage (accidental or liquid damage) of Your Equipment.

F-Secure - F-Secure Corporation and (or) F-Secure Private Limited.

F-Secure SAFE - A comprehensive security solution relating to Your mobile phone or tablet (including iPad), which is owned and provided by F-Secure.

Fee - Means the amount inclusive of applicable taxes (as shown in table above) that You pay towards Your Membership. CPP reserves the right to revise its Fee at any point of time.

Gaana - Gamma Gaana Ltd

Home - The place where You permanently reside; which You have given Us as Your address while registering for the Membership

Member - The person who has purchased and who has called CPP to register for the Membership.

Membership - Your right to use the Service for year for which You pay the Fee, subject to these Terms & Conditions or as agreed with You from time to time.

Mobile Phone - Your mobile or cellular phone

SIM Card - Means the Subscriber Identity Module card.

Period of Agreement -The twelve (12) month period from the Start Date.

Start Date - The date on which the Membership commences as set out in Your Welcome Pack which We send to You electronically.

Service - Shall have the meaning given to it in paragraph A below.

We, Us, Our - CPP.

Welcome Pack -Means the Welcome pack You get or We send to You electronically when You have purchased the Service containing these terms and conditions and other information relevant to the Service.

Year - A period of twelve (12) consecutive months.

You, Your - The Member.

ZEE - ZEE Entertainment Enterprises Limited

ZEE5 - Online streaming services of various contents offered by ZEE

CPP FoneSafe Classic service is provided by CPP Assistance Services Private Limited, whose corporate office address is Ground Floor Wing A, Golf View Corporate Tower-A, Golf Course Road, Sector 42, Gurgaon - 122002, Haryana in conjunction with its third party suppliers/ service providers.

Should You have any queries about these terms and conditions or Your Membership, You can contact Us by email at feedback@cppindia.com or by telephoning Us on 1860-258-3030 (between 11 am - 9pm, Monday - Sunday). You can also write to Us at the following address:

CPP Assistance Services (Pvt) Ltd
P O Box No 826, Kalkaji Post Office,
New Delhi - 110019

A.Assistance Services:

A1: F-Secure SAFE (Applicable for Mobile Phone or Tablet only)

You will be offered a comprehensive internet security solution for Your Equipment (mobile phone or tablet including iPad), powered and owned by F-Secure, who is a third party supplier/service provider and will provide the benefits as mentioned below. F-Secure SAFE key will be provided to You through the Welcome Pack sent to You electronically or through text message (SMS) to the mobile number provided by You to BFL.

What is provided?

F-Secure SAFE protects Your Equipment and digital content there in with the features which include:

Safeguard Data: F-Secure SAFE provides the following features which ensure the safety of Your data in the Equipment:

- Remote lock - Allows the Equipment to be remotely locked through a secure website so that strangers cannot access personal information.
- Remote wipe - Allows erasing of information on the Equipment, so that information cannot be used for fraudulent purposes.
- Contacts back-up and restore - Allows saving of contacts from Equipment so they can be easily restored as and when required.

Safeguard Phone: F-Secure provides the following features which protect Your Equipment:

- Call and text blocker - Allows blocking of calls and text messages from specific phone numbers.
- SIM Card lock - Instantly locks the phone in case the SIM Card is removed, thus preventing usage of Your Equipment using another SIM Card.

Tracking and Recovery: F-Secure provides the following features which help in tracking and recovery of Your lost / stolen Equipment:

- Remote locate - Shows where the device is on a map.
- Scream alarm - Allows activation of a scream alarm to locate the Equipment

Threat Protection: F-Secure provides the following features which protect Your Equipment from threats:

- Virus and Malware protection - detects and removes viruses and other internet based threats without affecting Equipment performance.
- Download protection - automatically scans downloaded applications and application updates for threats and removes them.

- Automatic SD Card scan - allows automatic scanning of SD cards for threats when they are plugged into the Equipment.

For deriving benefit from the F-Secure SAFE, You must adhere to the following specific terms and conditions:

- You are governed by and must comply with the specific License Agreement and terms and conditions (EULA) of F-Secure as applicable to You.
- The supported platforms for Mobile/Tab are Android 4.0 or later, iOS 8 or later & Windows Phone 8.
- You must download the F-Secure SAFE application on Your Mobile/Tab and provide the information required to install and run the F-Secure application on Your device.
- F-Secure SAFE is provided by F-Secure and F-Secure may at its discretion, add, modify or remove the product features during the Agreement Period for which We cannot be held liable in any manner

A2: ZEE5 All Access Annual Subscription

As a part of this benefit, You will be provided with ZEE5 All Access Annual Subscription offered by ZEE, an online portal service with various contents, by way of streaming over the internet on mobile and similar handheld devices, and by the way of mobile applications. With this You can watch Live TV channels, originals, movies, TV shows with quality streaming and a premium experience.

For deriving this benefit, You are provided with a unique ZEE5 redemption code in the Pack and You are governed by and must adhere to the following specific terms and conditions:

Your access to and use of the ZEE5 All Access Annual Subscription is subject to Terms of Use, Privacy Policy and all applicable laws, rules, and regulations.

- This subscription is issued and governed by the terms & conditions of ZEE5 All Access Annual Subscription, as may be amended from time to time. For detailed terms & conditions, please visit https://www.ZEE5.com/termsofuse
- You consent to the terms of Privacy Policy of ZEE5 All Access Annual Subscription is available at https://www.ZEE5.com/privacypolicy and agree to the use of Your Personal Information in the manner as provided under this Privacy Policy.
- The redemption code is valid for a period of 3 months from the date of purchase of Membership.
- This offer is not an instrument for payment and shall be used only for the purpose of availing ZEE5 All Access Annual subscription on the supported devices. For details please visit https://www.ZEE5.com/termsofuse
- Internet service charges applicable as per the plan availed by You from Your telecom service provider shall be applicable while accessing the ZEE5 All Access Annual subscription.
- Content available on ZEE5 All Access Annual Subscription shall be subject to change at the discretion of ZEE at any time. The content available to view will vary by geographic location. ZEE may use technology to assess your geographic location.
- Please contact ZEE5 at support.in@ZEE5.com for further details or enquiries regarding Your subscription.

Our role in relation to ZEE5 All Access Annual Subscription shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from its use.

A3. Gaana Plus Music Subscription

As part of this benefit, You will be provided with Gaana Plus subscription pack offered by Gaana which will enable You to listen & download music on the Gaana Application.

For deriving this benefit, You are provided with a unique Gaana Plus redemption code in the Pack and You are governed by and must adhere to the following specific terms and conditions:

- This subscription is issued and governed by the terms & conditions of Gaana, as may be amended from time to time. For detailed terms & conditions, please visit https://gaana.com/terms_and_conditions.com
- The redemption code is valid for a period of 3 months from the date of purchase of Membership.
- This offer is not an instrument for payment and shall be used only for the purpose of availing Gaana Plus subscription on the supported devices. For details please visit https://gaana.com/faq
- Internet service charges applicable as per the plan availed by You from Your telecom service provider shall be applicable while accessing Gaana Plus subscription.
- Content available via Gaana Plus subscription shall be subject to change at the discretion of Gaana at any time.
- Please contact Gaana at Feedback@gaana.com for further details or enquiries regarding Your subscription.

Our role in relation to Gaana Plus subscription shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from its use.

A4: Replacement Mobile Phone Service

If Your Mobile Phone is lost or stolen, and You report this loss to Us and if You request Us to provide You with an alternate replacement mobile phone, We will provide You a replacement mobile phone for Your interim use, at no extra charge, for a maximum period of seven (7) days after which it will have to be returned to Us. We reserve the right to issue the replacement mobile phone to You after checking the authenticity of Your request and based on availability of mobile phones. The replacement mobile phone will be delivered to Your address within twenty-four (24) hours of Your reporting the loss of Your Equipment to Us. The replacement mobile phone will be a smartphone in good working condition and You will be allowed to save and download Your contacts, data and content on the replacement mobile phone. The replacement mobile phone can be used for period up to seven (7) days. Once You have finished using the replacement mobile phone or after a period of seven (7) days from the date of providing the replacement mobile phone, whichever is earlier, We will get the replacement mobile phone collected from You. For providing this service feature, We will tie-up with a courier/fulfilment agency that will deliver to and collect the replacement mobile phone from You.

Currently, the replacement mobile phone service is provided in Ahmedabad, Bangalore, Baroda, Bhopal, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Delhi, Faridabad, Ghaziabad, Gurgaon, Hyderabad, Indore, Jaipur, Jalandhar, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Pondicherry, Pune, Ranchi, Salem, Surat, Trichy, Vishakhapatnam, Vijayawada

You agree to maintain the replacement mobile phone provided to You in good working condition at all times. In the event You damage or do not return the replacement mobile phone within the stipulated period as mentioned above, notwithstanding any other action that We are entitled to take, steps will be taken to recover the replacement mobile phone or damages equivalent to the replacement cost of a new similar phone from You, the costs of which recovery may be added to the phone or recoverable cost from You.

The replacement mobile phone will, at all times, be Our sole property, and We shall retain ownership of the replacement mobile phone at all times. The provision of the replacement mobile phone to You by Us is in the nature of bailment for all purposes under law.

You shall be responsible to ensure that Your personal contacts, data and content on the replacement mobile phone are deleted before the phone is collected from You. You cannot hold Us liable in any manner if there is any misuse of Your personal data left by You on the replacement mobile phone.

Please note this service is not available for loss of Your Tablet (including iPads).

A5: Loss Reporting Service - SIM Blocking

If You lose Your Equipment, We will help You with the notifications that You need to make to block Your SIM Card.

A6: Identifier (IMEI) and SIM Registration Service

If You register Your Equipment IMEI number and SIM Card number with Us, We will hold them safe should You ever need these details.

A7: Lost PAN Card Replacement Service

Should You lose Your PAN card, We will help You obtain a replacement PAN card free of cost. We will liaise with You to send Us the necessary documents required for this to facilitate in replacement of Your PAN card.

B: General conditions

Please read this section carefully as it contains important information.

Eligibility

The Service is only available to residents of India who are over the age of eighteen (18) years.

Term of Membership

1. CPP FoneSafe Classic Membership is valid only if it is purchased within fifteen (15) days of purchase of new Equipment
2. Membership is available to the person whose name appears in the Welcome Pack only and is non-transferable.
3. You must provide Us with full and accurate information in connection with Your request for the CPP FoneSafe Classic services.
4. Your Membership begins on the Start Date and continues for the period of 12 months in return for payment of the Fee.
5. Advance payment of the Fees is the essence of the commencement of Our Agreement with You. You must repay BFL the full amount paid by BFL to CPP on your behalf for purchase of Your CPP FoneSafe - Classic Membership. CPP shall have the right to cancel Your Membership without any notice to You if you fail to repay BFL any amount paid by BFL towards your CPP FoneSafe - Classic Membership Fees.
6. You must report the Equipment Damage to Us by telephone / email within twenty-four (24) hours of discovering the Damage.
7. In case of Mobile Phone or Tablet, You must install the F-Secure SAFE on Your Equipment and must have a working data connection. In addition to compliance with the terms and conditions specified herein, You must comply with the specific License Agreement and terms and conditions of F-Secure for use of F-Secure SAFE. They are available for review at www.f-secure.com It is hereby clarified that F-Secure SAFE is the property of F-Secure and F-Secure will always remain responsible and liable for any services / claims arising from the use of F-Secure SAFE by You.
8. Any change or new addition to Your Service shall be intimated to You at least forty five (45) days in advance and such change shall become applicable to You from the date of such intimation. However, it is clarified that features of F-Secure SAFE, Gaana, ZEE5 may be added, modified, or removed during the Period of Agreement without this advance notice period of forty-five (45) days.
9. The replacement mobile phone service as specified in section A4 above will be provided only in select cities in India where this service is available..
10. You will return the replacement mobile phone to Us as specified in Section A4 above.

Limitations

1. Every effort will be made to provide You with the services in line with the terms and conditions set out in sections A4 of this Agreement. However, there may be times when it will not be possible to arrange for this services due to events or conditions that are out of our control (i.e. political instability, regularity restrictions, war or natural disaster) or due to other reasons specified in Section A4 (for replacement mobile phone service), and for which We cannot be held liable. Note that services under section A4 of this Agreement will not be available Abroad.
2. It is hereby clarified that F-Secure SAFE is the property of F-Secure and F-Secure will always remain responsible and liable for any services / claims arising from their use by You. You are governed by and must comply with the specific License Agreement and terms and conditions (EULA) of F-Secure as applicable to You. Our role in relation to distribution of F-Secure SAFE to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of F-Secure SAFE.
3. It is hereby clarified that ZEE will always remain responsible and liable for any services / claims arising from the use of ZEE5 All Access Annual Subscription (Section A2). You will be governed by the specific Terms and Conditions of ZEE as applicable to you at the time of usage. Our role in relation to this service provided to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of this service.
4. It is hereby clarified that Gaana will always remain responsible and liable for any services / claims arising from the use of Gaana Plus Subscription (Section A3). You will be governed by the specific Terms and Conditions of Gaana as applicable to you at the time of usage. Our role in relation to this service provided to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of this service.
5. We cannot be held responsible for any loss, damage or fraud (direct or indirect) which might occur to You due to wrong submission of any information to Us by You or if are unable to provide the Services to You for reasons beyond Our control or even after reasonable efforts made by Us.

Payment

1. You (or BFL) must pay the Fee to Us on the date it is due and/or You must re-pay BFL the full amount paid by BFL to Us on Your behalf for Your Membership.
2. CPP reserves the right to revise its Fee at any point of time but it will not change for Your existing Membership.

Cancelling Your Membership

1. You have a right to cancel Your Membership at any time during the period of agreement. If You exercise this right to cancel then Your Membership will be cancelled immediately and any payment of Membership Fees made by You (or BFL on Your behalf) will be refunded to You (or BFL) as the case may be, as per the terms agreed with BFL.
The refund of Membership Fee will be as per the following refund grid:
Within 30 days : Rs. 100 will be deducted and balance membership fees will be refunded
After 30 days : No refund of membership fees
No refund of Fee shall be due on cancellation under any circumstances if You have used any of the features of the Service or if the cancellation notice is provided after thirty (30) days from the Start Date.
2. We will cancel Your Membership on written notice to You if:
 - We do not receive advance payment of the Fee from You (or BFL) on the date it is due; and/or
 - You have failed to re-pay BFL the full amount paid by BFL to Us on your behalf for Your Membership and We are informed by BFL to cancel your membership
 - You damage or do not return the replacement mobile phone provided to You within the stipulated period; and/or
 - You have at any time: given Us false or materially incomplete information in relation to Your Membership; or committed a material breach of the terms and conditions of Your Membership.

Governing law and Jurisdiction

These terms and conditions are governed by and must be interpreted in line with the laws of the Republic of India.

You and We agree that all the disputes/differences arising out of or in relation to this Agreement shall be referred to the exclusive jurisdiction of and settled only by the courts in Delhi. You and We agree that terms and all other communications will be issued in English.

Complaints

If at any time You want to tell Us about a problem with Your Membership please call Us on 1860-258- 3030 (between 11 am – 9pm, Monday – Sunday) or You can write to the Complaints Manager at:

CPP Assistance Services (Pvt) Ltd P O Box No 826, Kalkaji Post Office, New Delhi - 110019

We will do our best to revert to Your query within 48 working hours. We will also do our best to send you communications as relevant from time to time to keep You informed on the progress.

If you think you are not getting a satisfactory response, You may escalate the matter to escalations@cppindia.com

Recording calls

We record all telephone calls made to Us. We do this to:

- provide a record of the instructions We have received from You;
- allow Us to monitor quality standards;
- help Us with staff training; and
- meet legal requirements.

All communications and Membership documents will be in English unless otherwise agreed.

Your consent

By entering into this Agreement You hereby expressly accord Your consent and authorize us to collect all the required data/information including any sensitive personal data or information from You under this Agreement. Prior to providing any information, You have an option not to provide the data or information sought under this Agreement by sending to us a written notice to that effect.

By entering into this Agreement, You hereby expressly accord Your consent that for the better performance of this Agreement We may transfer Your data/information to any city within India or to a country outside India as mentioned herein. If We do transfer Your data within or outside India, We will make the appropriate checks to ensure that Your data is adequately protected.

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient shall be corrected or amended as feasible. If You would like to request this, please contact our Customer Services Team on 1860-258-3030 (between 11am-9pm, Monday-Sunday). Please note that there will be a separate administration charge for the provision of this information. Please note that We will not be responsible for the authenticity of the information provided by You to us as required under this Agreement.

You have the right to withdraw the consent earlier provided by You with respect to providing Your data/information sought by us anytime while availing the Services. Such withdrawal of the consent shall be intimated in writing to us. However, in the event that You decide not to provide the data/Information sought by us or withdraw the consent earlier given by You, then We retain the right to not provide the services for which such data/information was sought.

Data Protection Notice

We will use the information You provide to:

- manage Your Membership;
- collect Fees when due; and
- provide the Service to You.

We may ask BFL to tell Us about changes in Your address and other personal and financial details so that We can update Your records. This may include, but is not limited to, asking for information about changes to any of Your personal information (e.g. phone or fax numbers, or email addresses).

We may pass Your personal information to Our approved suppliers/service providers, including Our group companies, for the purpose of sending correspondence to You and providing some of the features of the Service to You. They may contact You by post, landline telephone or, if You have previously agreed, by email or mobile phone. By taking out Your Membership and by giving Us Your address, phone number and email address, You agree that We and Our approved suppliers/service providers may contact You using these methods, unless You have told Us not to. If You do not want Your details to be used for these purposes, please let Us know in writing at any time.

How We protect Your data

We take data security very seriously and go to great lengths to ensure that Your information is protected against unauthorised use of any kind. We have appropriate measures in place to safeguard the data We hold. Our Information and Data Security Systems at CPP Group Plc have been verified by accreditation in the form of ISO 27001 and PCI-DSS certificate for Information Security Management.

Our suppliers/service providers are vetted to ensure they comply with the necessary data protection protocol before they are approved.

We are continually reviewing and updating Our security procedures as new technologies become available. All areas of Our website where personal information is collected are secure and will display the ‘padlock’ symbol for reassurance. Where information is transferred it shall be encrypted using the latest encryption technology commercially available.

Please refer to Our data privacy policy on Our website www.cppindia.com for more details.

Who We may pass Your details to and how they would be used

Updating Your records

We may ask BFL to tell Us about changes in Your contact details / details specifically related to the Services (subject to any disclosure contract in this regard that You may have with BFL) so We can update Your Membership records.

Providing the Service

When You take the Membership, We pass Your personal details to Our approved suppliers/ service providers to provide some of the services described in Section A. We will only pass to them the minimum amount of information required for them to be able to identify You, should You need these services. Our suppliers will pass Your information (such as Your name, contact details, etc.) to third parties to enable them to assist You only in instances when You require help from them.

We may pass Your personal information to Our approved fulfilment and courier vendors so that We can send correspondence to You and provide some of the features of the Service to You.

Marketing and Market Research

To avoid contacting You unnecessarily about products or services You may already have, We will compare Your details with information on prospect files prepared by Our business partners. When We do this We may need to tell Our business partners/ third party suppliers/ service providers that You have subscribed for the Service or hold a product with Us and disclose enough personal data to allow Our business partners/ third party suppliers/ service providers to identify You on these files.

We and Our approved suppliers/service providers may also use Your personal information to contact You about goods and services that might interest You or invite You to take part in market research surveys. You may be contacted either by post, phone or e-mail for these purposes. If You would prefer this not to happen, please let Us know when You register, or call Us at any time if You change Your mind.

Grievance regarding Data Protection issues

If at any time You want to tell Us about a problem, discrepancy or grievance regarding Your personal data/information/details or the processing thereof, please call Our designated grievance officer Ms. Prachala Singh on 1860-258-3030 (between 11 am – 9pm, Monday – Sunday) or You can also write to Our grievance officer at:

CPP Assistance Services (Pvt) Ltd P O Box No 826, Kalkaji Post Office, New Delhi - 110019

Our grievance officer will do his best to expeditiously redress any issues/grievance that You may have within a period of thirty (30) days from the date of receiving Your grievance.

Dear Customer,

Greetings from ICICI Lombard General Insurance Company Limited.

We are pleased to inform you that you have been enrolled into All Risk Insurance Policy No. 4001/191043553/00/000 to provide you insurance coverage for your Portable Equipment (Mobile Phone, Tablet or Laptop as applicable), on you being the customer of CPP Assistance Services Pvt. Ltd. (Policyholder). This Policy entitles you for coverage as an insured beneficiary under the Policy as an add-on benefit.

You will be covered under the above mentioned group insurance policy for a sum insured of up to the maximum of the Equipment purchase value for accidental damage (including liquid damage) of your Mobile Phone or tablet or laptop during the policy period. Please refer to the exclusions as mentioned in the Group Insurance Policy Terms and Conditions enclosed herewith.

Please note that in case of any claim under the Policy, you will be paid the depreciated value of your Equipment which will be calculated after applying depreciation on the invoice value at the rates as specified below based on the age of Equipment on the date of Damage and after applying compulsory deductible.

Depreciation rates

0 to 3 months : 15%

3 to 6 months : 25%

6 months and above : 50%

| Compulsory deductible rates for Mobile Phones, Tablets (including iPad) & Laptops | |
|---|------------|
| Purchase Value Range | Deductible |
| Between Rs. 6000 -Rs. 12000 | Rs. 750 |
| Between Rs. 12000 -Rs. 20000 | Rs. 1000 |
| Between Rs. 20000 -Rs. 30000 | Rs. 1250 |
| Between Rs. 30000 -Rs. 40000 | Rs. 1500 |
| Between Rs. 40000 -Rs. 50000 | Rs. 2000 |
| Between Rs. 50000 -Rs. 70000 | Rs. 3000 |
| Rs. 70000 and above | Rs. 3500 |

This letter only indicates the availability of insurance cover to you, subject to the conditions and exclusions contained or otherwise expressed in the said Policy. Please refer to the Group Insurance Policy Terms and Conditions enclosed herewith for more details.

For any information on the insurance policy, you can also call the Policyholder on 1860-258-3030 (Monday - Sunday, 11am to 9pm) or write to:

Manager - Customer Services
 CPP Assistance Services Pvt. Ltd.,
 P O Box No. 826, Kalkaji Post Office,
 New Delhi - 110019.

Yours sincerely,

For ICICI Lombard General Insurance Company Limited.



Duly Constituted Attorney

STATUTORY NOTICE: INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION

ICICI Lombard General Insurance Company Limited

Mailing Address: 401/ 402 4th Floor, Interface 11, New Link Road Malad (West), Mumbai - 400064.

Registered Office Address: ICICI Lombard House, 414, Veer Savarar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

You can contact us at: Toll free No.: 1800 2666. Alternate No.: 0 92236 22666 (Chargeable).

Website: www.icicilombard.com IRDA Regn. No. 115

All Risk Insurance Policy Terms and Conditions

Please read this document carefully and keep it in a safe place

1. Definitions

Beneficiary/Insured -The customer of the Policyholder who has purchased the Policyholder's mobile assistance product and forms part of the Policyholder's mobile assistance product business group, thereby enabling entitlement for coverage as an insured beneficiary under the Policy as an add-on benefit, and whom the Policyholder wishes to be entitled to cover as an insured beneficiary under the Policy.

Claim - Any claim You make as an Insured Beneficiary under the Policy.

Equipment - Your mobile or cellular phone or tablet or laptop (including iPad)

Insurer - ICICI Lombard General Insurance Company Limited.

Invoice Value - Value of the Equipment as mentioned on the purchase invoice.

Manufacturer - The entity who manufactured the Equipment.

Equipment Incident - Accidental Damage (including Liquid Damage) of Your Equipment (Mobile Phone or Tablet or Laptop), during the Policy Period.

Policy Period- The 12 (twelve) month period of time from which the Policyholder has purchased the equipment.

Policy - The Insurance Policy issued by the Insurer in favour of the Policyholder, for the benefit of the group of the Policyholder.

Policyholder - CPP Assistance Services Private Limited.

Depreciated Value - The value of the Equipment as on the date of Equipment Incident, after applying depreciation on the invoice value at the rates prescribed and after applying policy deductible.

You, Your - The Beneficiary.

2. Insurance Cover and Benefits under the Policy

Once you become a part of the Policy holder's mobile assistance product business group and are registered by the Insurer as Beneficiary, and thereafter if You suffer Equipment Incident during

the Policy Period, the payable amount in case of any insured loss shall be arrived at after applying deprecation on the purchase price of the equipment at the scale mentioned in the policy and after deducting the compulsory deductible as per deductible chart provided below:

| Age of Equipment on the date of Equipment Incident | % of depreciation on invoice value |
|--|------------------------------------|
| 0 to 3 months | 15% |
| 3 to 6 months | 25% |
| 6 months and above | 50% |

Deductibles:

| Compulsory deductible rates for Mobile Phones, Tablets (including iPad) & Laptops | |
|---|------------|
| Purchase Value Range | Deductible |
| Between Rs. 6000 -Rs. 12000 | Rs. 750 |
| Between Rs. 12000 -Rs. 20000 | Rs. 1000 |
| Between Rs. 20000 -Rs. 30000 | Rs. 1250 |
| Between Rs. 30000 -Rs. 40000 | Rs. 1500 |
| Between Rs. 40000 -Rs. 50000 | Rs. 2000 |
| Between Rs. 50000 -Rs. 70000 | Rs. 3000 |
| Rs. 70000 and above | Rs. 3500 |

On receipt of the claim amount, the sum insured gets reduced by the amount of compensation Received. Therefore, in case of any subsequent claim or claims on the insured Equipment, Underinsurance will be applicable

3. Exclusions:

This Policy does not cover Your loss or liability caused by or arising out of or aggravated by:

1. War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons;
2. Acting on behalf of or in connection with any political organization, requisition or destruction or damage by order of any government de-jure or de-facto or any public, municipal or local authority;
3. Nuclear Reaction, Nuclear radiation or radioactive contamination;
4. Willful act or willful negligence of the Insured or his representative;
5. Cessation of work whether total or partial;
6. Derangement of the Insured property not accompanied by damage otherwise covered by this policy;
7. Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement;
8. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the Insurer or not;
9. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
10. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;
11. Any costs incurred in connection with the maintenance of the insured item, such exclusion also applying to parts exchanged in the course of such maintenance operations;
12. Loss or damage for which the manufacturer or supplier of the insured item is responsible either by law or under contract;
13. Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
14. Consequential loss or liability of any kind or description;
15. Aesthetic defects, such as scratches on painted polished or enameled surfaces unless such defects are affected by an indemnifiable loss or damage to the insured items; and
16. Any unexplained disappearance of the Insured item.

4. General Conditions:

Your cover under this Policy depends on Your meeting the following conditions:

1. You must meet all of the Insurer's terms and conditions. This applies to the terms and conditions set out herein and any others which the Insurer changes or adds to this Policy at a later date. Any change or addition by the Insurer shall be intimated to You and shall become applicable to You from the date of such intimation.
2. You must provide the Insurer and/or the Policyholder with full and accurate information in connection with Your Policy.
3. In case of any Malicious Act causing damage to the insured item, You shall immediately notify the nearest police station giving full particulars of the Equipment Incident, which in any case should be done within twenty-four (24) hours of the Equipment Incident.
4. You must intimate the Equipment Incident to the Policyholder by telephone/ e-mail, immediately after you have discovered the Equipment Incident but not later than twenty-four (24) hours of discovering the Equipment Incident.
5. You must do all that You reasonably can to avoid making a Claim and keep your Claims as low as possible.

5. Claim Documents:

1. You must provide the following documents while making a Claim & documents must reach within 45 days of the damage of equipment.
 - a) Completed Claim form in English/Hindi, specifying the cause of damage;
 - b) Service Engineer report from authorized repair center of Equipment (Mobile Phone or Tablet or Laptop) manufacturer regarding reason of damage;
 - c) Repair invoice of the Equipment (Mobile Phone or Tablet or Laptop) in respect of which Claim is preferred from authorized repair center of Equipment Manufacturer;
 - d) Statement giving full facts and details of Equipment (Mobile Phone or Tablet or Laptop) damaged;
 - e) Copy of purchase invoice of Equipment (Mobile Phone or Tablet or Laptop)
 - f) Photographs of the damaged Equipment (Mobile Phone or Tablet or Laptop) showing the damage portions along with IMEI number
 - g) Cancelled cheque (for Bank details); and
 - h) Photo identity proof.
2. You must be over the age of eighteen (18) years and must be a resident of India.
3. You shall not transfer, assign or otherwise convey Your respective rights and duties under the Policy to any other person.
4. Renewal of this Policy is solely at the discretion of the Insurer.

6. Claims:

If You need to make a Claim for damage incurred due to Equipment Incident under the Policy, please call the Policyholder on 1860-258-3030 (between 11 am - 9pm, Monday - Sunday). The Policyholder will then send You a Claim form to fill in and return to the Policyholder. Your Claim documents under the Policy must be received

by the Insurer within forty-five (45) days of the date of Equipment Incident and this is a condition precedent for admissibility of the claim. Please remember to include all the documents that the Insurer asks for, the Insurer will not be able to process Your Claim until the Insurer has received the necessary Claim documents. If the Insurer has received all the Claim documents that the Insurer needs, the Insurer shall aim to process the Claims within twenty eight working days counted from the date of receipt of all the Claim documents/Consent from the Insured and you may note that claims shall be processed as per the terms and conditions. Insurer may at any time, before the settlement of a Claim, appoint any external agency to verify your Claim, in which case, the Claim shall be settled within forty five working days after the receipt of report of the external agency/ Consent from the Insured.

7. Other Insurance:

If, at the time of any Claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of You that would be applicable to any Claim, then the Insurer shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

8. Cancelling this Agreement:

The Insurer and/or the Policyholder will cancel Your Policy if You have at any time:

1. given false or incomplete information to the Insurer and/or the Policyholder; or
2. agreed to help anyone try to take money from the Insurer dishonestly; or
3. You have ceased to be a customer of the Policyholder; or
4. failed to meet the terms and conditions of this Policy, or to act openly and honestly towards the Insurer.

9. Dishonest Claims:

If You make a Claim which is in any way dishonest or false, the Insurer will refuse to make payment of any benefit under the Policy. If You receive a benefit under the Policy and the Insurer later discovers that Your Claim was dishonest or false, the Insurer and/or the Policyholder will take steps to recover from You the payment(s) made by the Insurer.

10. Governing Law:

This Policy is governed by and must be interpreted in line with the laws of the Republic of India. You, the Policyholder and the Insurer agree that all disputes regarding this Policy will be settled only in Indian courts.

11. Role of the Policyholder:

The Policyholder will merely act as an administrator in respect of the Policy. This shall give You one point of contact and will enable the Insurer to deal with Your Claim or query quickly and concisely.

The role of the Policyholder in discharging its obligations hereunder shall be that of a mere facilitator, and the Policyholder is not and shall not be liable to You for any Claim, loss, damage, or compensation caused in relation to or arising from or in connection with the Policy.

12. Complaints:

If at any time You want to tell the Policyholder about a problem with Your Policy, please call the Policyholder on 1860-258-3030 (between 11 am - 9pm, Monday - Sunday) or You can write to the Complaints Manager at:

CPP Assistance Services (Pvt) Ltd.,
P O Box No 826,
Kalkaji Post Office,
New Delhi - 110019

The Policyholder will make best efforts to answer Your query within five (5) working days. If the Policyholder has not replied to Your complaint by then, the Policyholder will send You an acknowledgement letter to keep You informed of progress.

For full details of Insurance benefits and terms and conditions and exclusions, please refer to the Policy Terms and Conditions and Schedule issued by the Insurer. You may contact the Policyholder or the Insurer in this regard.

13 Cancellation:

WE may cancel this policy by sending 7 days notice in writing by Regd.A.D. to YOU at YOUR last known address. YOU will then be entitled to a pro-rata refund of premium for the unexpired period of this policy from the date of cancellation, which WE are liable to repay on demand. YOU may cancel this Policy by sending written Notice through Registered A.D. to US. WE will then allow a refund after the premium on pro-rata basis

14 Arbitration:

Should any dispute arise between YOU and US on quantum of amount payable (liability being otherwise admitted by US), such dispute will independently of all other questions be referred to the decision of Arbitrator(s) in accordance with statutory provision of the country in force at that time. Further, when any dispute is referable or referred to Arbitration, the making of an award by Arbitrator(s) shall be a condition precedent to any right of action by YOU against US.

15 Disclaimer Clause:

If WE shall disclaim OUR liability in any claim, and such claim shall not have been made subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.