**P4L DEVICE THEFT PROTECTION PLANS**

**Important Telephone Numbers**

Protect4less - Claims: **UAE: 04 2881926**

Working hours: **09:00 hrs to 18:00 hrs, Saturday to Thursday**

**What are P4L Device Theft Protection Plans (“P4L Theft Plans”)?**

* **P4L Theft Plans** are protection plans designed for a range of **eligible products** purchased from P4L authorised resellers or other P4L authorised channels ;
* **P4L Theft Plans** are underwritten by National General Insurance Company and only cover for **incidents** and claims that can be serviced within the United Arab Emirates;
* Claims are administered by ZH Middle East DMCC, UAE.

**What products are covered under P4L Theft Plans?**

The range of **eligible products** for a **P4L Plan** include laptops, tablets and mobile phones.

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 Theft Plans**

**P4L Theft Plans** cover your eligible products for the below mentioned,

**Theft Cover**

If the **Equipment** is stolen during the **Period of Insurance**, whilst the **Equipment** is within the **Geographical**

**Limits**, **We** will replace the **Equipment** with **Equipment** of the equivalent general specification and for the

courier costs subject to the conditions and exclusions set out in this policy.

You are **Indemnified** against **Replacement Costs** up to the **Single Claim Limit**.

**P4L Theft Plans** can be subscribed to within 270 days of the date **you** purchased **your covered product**.

**Benefit List**

* **Claim Fee is the amount payable as per the category of your product.**

**How do I make a claim?**

If **you** believe that **your covered** **product** has suffered a Theft y**ou** must follow any of the below procedures to register the claim:

* Register the claim through your P4L mobile application,
* Register the claim through P4L website, [www.protect4less.com](http://www.protect4less.com),
* 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 must 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 Theft Plan** terms and conditionsand together with **your purchase invoice** constitutes **your** agreement with **us**.

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

Only **eligible products** purchased through P4L authorised resellers/channels can be covered by a **P4L Theft Plan**.

**Definitions**

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

**Theft Cover,** If the **Equipment** is stolen during the **Period of Insurance**, whilst the **Equipment** is within the **Geographical Limits**, **We** will replace the **Equipment** with **Equipment** of the equivalent general specification and for the courier costs subject to the conditions and exclusions set out in this policy.

**Covered product(s)** meansan **eligible product** owned by **you** or a member of **your family** that **you** purchased from P4L authorised reseller.

**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;

**P4L Theft Plan** means this document**.**

**P4L Theft Plan period** meansthe period beginning on the **start date** and expiring at the end of the additional years subscribed to.

**Family** meansany 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** meansthe registered address supplied by **you** as **your** permanent place of residence.

**Incident** meansan event or a series of events which result in the Theft of **your covered product**.

**Fees** meansthe amount payable by **you** for **your** **P4L Plan**.

**Purchase invoice** means the receipt provided to **you** when **you** purchased **your eligible product** from a P4L authorised 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.If **you** cannot provide **your original purchase invoice** **we** will not be able to handle **your** claim.

**Purchase price** meansthe 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**:**

* **Theft -** the date **you** purchased **your** **covered product** as shown on **your** **purchase invoice**;

**We, our, us** means **ZH Middle East DMCC** of 2906, X3 Tower, Cluster X, Jumeirah Lake Towers, Dubai, UAE who is the administrator of **your** **P4L Theft Plan**.

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

**What is covered under your P4L Theft Plan**

Replacement of your covered unit with a similar or same specification product, subject to the Terms and Conditions of this Plan.

If **your covered product model** is no longer available, we will either, replace your product with a unit of similar specification, or, **we** will reimburse **you** forthe **purchase price** with a voucher that **you** will be able to use at an authorised reseller.

**Theft Plan – What is not covered**

* **We** shall not be liable in respect of:
* **Theft** of the **Equipment** whilst kept in an unattended motor vehicle unless the vehicle is locked, the
* **Equipment** is placed out of sight and all protections put into operation so that forced entry into the

vehicle is required. A copy of the repairer’s account for such damage to the vehicle must be submitted with any claim made.

* **Theft** of the **Equipment** from any motor vehicle between 22.00 hours and 06.00 hours.
* **Theft** of the **Equipment** left on any motor vehicle
* **Theft** of the **Equipment** from any property or premises unless such **Theft** has occurred through forced and violent entry or exit. A copy of the repairer’s account for such damage to the property or

premises must be submitted with any claim made.

* **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 authorised user as agreed by **Us**.
* Lost or misplaced **Equipment**.
* **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.
* The excess.
* Any **Equipment** not owned by **You** or **Your** responsibility under any finance or hire agreement.
* 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**.
* Costs recoverable from any party under the terms of any guarantee or warranty (or which would be recoverable but for the act or omission by **You**).
* Any associated charges levied by any provider to **You**.
* **Theft** directly or indirectly caused by or contributed to by or arising from: War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war,

rebellion, revolution, insurrection or military or usurped power.

* The value to **You** of data stored on the Equipment.

**Specific conditions applying to Theft cover**

a) 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.

b) 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.

c) 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.

**General exclusions**

**We** will not pay for:

* + any **incident** occurring outside the **plan period**;
  + any **depreciation** or **claim fees** applicable;
  + any claim where **you** are unable to provide proof of purchase of **your** **covered product**.
  + 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 costs suffered by **you** as a result of not being able to use **your** **covered product** or any costs other than the 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 covered product** which has been used for commercial purposes.

**How to make a claim**

* If **you** believe that **your covered** product has suffered a **Theft** 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.
* If it appears that **your covered product** will require replacement **you** will be asked to complete an online 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.
* **We** will handle all claim notifications within 48 hours.

**General conditions**

**1. Subscription Fees**

**You** must pay the **subscription 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**.

**2. 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.

**3. Cancelling your P4L Theft Plan**

**You** may cancel **your** **P4L Theft Plan** at any time, for any reason, by not continuing with your subscription payments.

**We** may cancel **your** **P4L Plan** at any time by giving **you** 14 days’ notice in writing to **your** **home** address in respect of the remaining period of **your** **P4L Plan**.

**4. 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.

**5. What to do if you need to make a complaint**

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

Telephone: 04 5586763;

Email: customercare@protect4less.com; or

Write: P4L Device Protection - Complaints Division, The Customer Services Manager,

ZH Middle East DMCC, 2906, X3 Tower, Cluster X, Jumeirah Lake Towers, Dubai, UAE;

Working hours: 09:00 -18:00, Saturday – Thursday (excluding public holidays).

**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** that **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.

**6. 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**.

**7. Law**

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

**8. Language**

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

**9. Government authority**

Neither party to **your P4L Theft 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 Theft Plan**, unless otherwise advised by the concerned Government authorities.