

This policy provides cover for your device in the event of an accidental damage outside the manufacturer's warranty.

Your policy starts immediately from the day of premium payment. However, only claims that result in screen damage and/or liquid damage would be covered and deemed payable by AXA Mansard Insurance.

Benefits/offerings are broken down into:

COVER

- **Screen breakage:** The Company will pay up to **30%** of the cost of the device in the event that the screen of your device is broken.
- **Liquid Damage:** The Company will pay up to **40%** of the cost of the device in the event that your device is damaged as a result of it accidentally coming into contact with any liquid.

EXCLUSIONS

The policy would not cover:

1. Repairs or any other costs for;
 - Cleaning, inspection or routine servicing
 - Loss or damage resulting from a manufacturers defect or recall of the device.
 - Any repairs carried out without prior authorization
 - Wear and tear to the devices and/or gradual deterioration of performance
 - Cosmetic Damage
 - Devices manufactured wholly or partially from precious metals, stones or crystal
 - Scratching or other superficial damage to outer casings, aerals or keypads
2. Any claim if the serial number IMEI (International Mobile Equipment Identity) or simgate has been tampered with in any way.
3. Failure on your part to follow the Manufacturer's instruction
4. Any expense incurred as a result of not being able to use the Device, or any cost other than the cost of repair of the damaged screen.
 - Reconnection or subscription fees of any kind
 - Any loss occasioned through the willful act of the insured or any other person with the knowledge or connivance of the insured.
 - Any loss or damage to information or data or software contained in or stored on the device whether arising out of a claim paid by us or otherwise.
 - Accidental liquid damage of any kind to any of its parts or accessories.
 - Items purchased from an online auction site
 - Claims arising from damage or directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
 - Claims arising from terrorism, war or invasion, acts of foreign enemies, hostilities whether war is declared or not, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization or requisition or destruction or damage to property under the order of any government or public or legal authority.

- Claims arising from damage or destruction caused by, contributed to or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

CLAIMS PROCESS

- Devices with damage to be taken to authorized outlet for repair
- Authorized outlet confirms insurance status of device
- Repair is effected
- Device owner picks up device

DEFINITIONS

Accessories; Any item that you may connect or attach to your device e.g. ear phones.

Accidental Damage; The unintentional or unforeseen screen damage to your device with visible evidence of an external force and/or liquid/water mark and results in the device being unusable

Commencement Date; The day your cover begins with us. It is also the day the premium was paid after device was purchased or inspected and verified.

Cosmetic Damage; Any damage which is non structural including but not limited to scratches, dents and marks, which does not affect the usage of the device.

Device; This shall mean the device purchased and owned by you as new and in working order from an authorized outlet within the Federal Republic of Nigeria; or the device inspected and verified to be in working order at an authorized outlet.

Excess; The amount you will be required to pay towards each claim you make under this policy and which will be detailed on your policy schedule.

We/Insurer; AXA MANSARD INSURANCE plc.

You/Your; The Insured person, who resides within the territorial limits of the Federal Republic of Nigeria and who owns the specified device

ELIGIBILITY OF COVER

Cover applies to only devices purchased or verified in Nigeria from an authorized outlet within the territorial limits of the Federal Republic of Nigeria and you own the gadget.

GEOGRAPHICAL AREA

This insurance covers devices bought and used within the *Federal Republic of Nigeria* and can be extended to cover damage occasioned to the device anywhere in the world up to a maximum of 90 days in total, 30 days anyone time, in any single 12 months period; as long as device is brought in for repair within the *Federal Republic of Nigeria*.

CONDITIONS

- This policy shall be governed by and construed according to the laws of the Federal Republic of Nigeria
- This policy covers only devices purchased or inspected in an authorized outlet.
- WE may decide to change the terms and conditions of your policy. Only changes formally made by us and advised to you are acceptable under this policy, no other parties have any jurisdiction to change or agree any different terms.
- You must take all reasonable precautions to prevent damage to Your Device
- This Insurance is limited to repair/replacements of one(1) screen damage and one(1) liquid damage
- The benefits of this Policy cannot be transferred to someone else or any other Device
- Any event which may result into a claim MUST be notified within seven (7) days to AXA Mansard Insurance plc. and/or any Authorized outlet
- In the event of a claim, all damaged Devices MUST be taken ONLY to Authorized outlets for repair
- In the event that the device has come to its end of life and the parts to effect repair can no longer be found, AXA Mansard reserves the right to pay the cash equivalent of the claims payout less applicable tax deductions at the end of the month in which the claim was made.
- In the event of a claim, AXA Mansard will cover the cost of replacing your screen and motherboard up to the cost of 30% and 40% respectively.

This product is underwritten by **AXA Mansard Insurance plc.**

Thank you

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