

This Insurance Product Information Document (IPID) does not replace the terms and conditions. Please read the below mentioned coverages and exclusions.

Type of insurance?

IT Equipment Insurance



What is covered?

- ✓ Smart phones, tablets, desktops, laptops and other electronic products and accessories to such equipment.
- ✓ The insurance includes the following coverages if they are stated on the leasing/purchase agreement
 - Accidental damage
 - Burglary and robbery



What is not covered?

- ✗ Any kind of simple theft and loss of the equipment
- ✗ Burglary of the insured object while in the possession of a third party or control
- ✗ Wear and tear and cosmetic damages
- ✗ Consequential damage of any kind, including loss of data or software
- ✗ Loss or damage, directly or indirectly caused by a virus



Restrictions

- ! Damage to the insured object caused intentionally or through gross negligence
- ! The insurance only include the coverages stated in the leasing/purchase agreement
- ! The insurance will at maximum cover cost equal to the original purchase price of the insured object



Where does the insurance cover?

- ✓ The insurance provide World wide coverage, except in countries which are subject to economic sanctions.



What are my obligations?

- Read the terms and conditions and this product information document. Save the insurance certificate for future use in case of a claim.
- When you report a claim, you may be asked to provide necessary documentation including copy of the insurance certificate or leasing/purchase agreement.



When and how do I pay for the insurance?

The insurance is paid when the insured object is leased or purchased and is paid for the full period upfront.



From when is the insurance valid and when does it end?

For leased equipment the insurance is valid from the date of delivery acceptance and until the agreed leasing period ends.

For cash invoiced equipment the insurance is valid from delivery of the insured object and until the end of the agreed coverage period, as stated in the purchase agreement.

Period of cover can be up to 60 months from delivery acceptance/delivery date and will be stated in the leasing or purchase agreement. After this period the insurance will end and cannot be renewed.



How do I cancel the insurance?

The insurance is non-cancelable during the period of cover.

The insurance can be canceled by the insurance company with a notice of 30 days to the end of a month by providing You notice. In case of such a cancellation the premium for the remaining period of period will be refunded.