

INSURANCE TERMS & CONDITIONS

IV. GADGETS PROTECTION (Personal Electronic Equipment)

Cover Description:

In cases of theft of personal electronic equipment, we will reimburse you for:

- i. or replace at our sole discretion, personal electronic equipment with a replacement product that does not exceed the purchase price of stolen personal electronic equipment;
- ii. a replacement of SIM card;
- iii. the amount you owe for fraudulently made calls during the 24 hours period immediately following a theft of personal electronic equipment, up to a limit of USD 50/-.

Exclusions:

We will not cover costs or losses:

1. that do not occur within the policy period;
2. resulting from, or related to, business use of personal electronic equipment; or
3. caused by the process of cleaning, servicing, maintaining, adjusting, repairing or misusing personal electronic equipment;
4. cause by natural catastrophe, atmospheric or climatic conditions, fire , water, normal wear and tear, manufacturing defects, abuse, vermin or insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs, or similar events;
5. caused by liquids of any kind including spillage; flood, sprinkler and other natural water sources whether intended or not;
6. of accessories or any consumable part related to the operation of personal electronic equipment, including, but not limited to, hands-free equipment, chargers, batteries, complementary cards and any accessory that is secondary to personal electronic equipment;
7. due to, or related to, a nuclear, biological or chemical event(s);
8. resulting from a failure of personal electronic equipment, or any part thereof, itself caused by an electrical or a mechanical defect;
9. resulting from leaving personal electronic equipment or wallet, unattended in any place, motor vehicle, building or public place where it is, or was, visible from the outside;
10. resulting from fraudulent calls, made with personal electronic equipment, after a 24 hours period immediately following the theft of such personal electronic equipment;
11. resulting from text messages, or data, sent from, or received, on personal electronic equipment following a theft;
12. related to any jewellery, watch, or electronic equipment used for health related reasons, including, but not limited to pacemakers and hearing aids;

13. related to money, checks, transportation tickets, or any items, other than covered content, that were in your wallet when your wallet was either lost or stolen;
14. resulting from the mysterious disappearance of personal electronic equipment
15. caused by your illegal acts or those of a relative;
16. that you have intentionally caused;
17. that result from the intentional actions of a relative, or actions that a relative knew of or planned;
18. due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalisms of any kind; or
19. due to the order of any government, public authority, or customs official.

Conditions:

1. Personal Electronic Equipment

The following coverage conditions apply to Personal Electronic Equipment:

- a) We will decide whether to have the item repaired, replaced, or reimbursed to you (with cash or credit), up to the amount documented in an original purchase receipt (if possible) or the amount of our evaluation showing the description of the item.
- b) If the item is part of a pair or set, you will only receive compensation for the value of the damaged item, unless the articles are unusable individually and/or cannot be replaced individually. The theft or accidental damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies. If we pay to replace a pair or set in the event a part of the pair or set is lost, stolen or damaged because of accidental damage, we will be entitled to keep the remaining parts of the original pair or set.
- c) Upon recovery of items that were lost, stolen or replaced as a result of accidental damage those items will become our property and you must provide those items to us.
- d) In case of theft of personal electronic equipment, you must cancel the SIM card within 24 hours of discovery of the theft.

Duties after A Loss:

1. File a police report within 24 hours of discovering of a break-in or a theft;
2. Inform all appropriate entity(ies) (including, but not limited to, credit card company, bank or government agency) within 24 hours of discovering that your wallet, with its covered content, was either lost or stolen;

3. Inform all appropriate qualified financial institutions (including, but not limited to, credit card company or bank) of the identity theft within 24 hours of discovering the identity theft;
4. In case of a theft of personal electronic equipment, confirm that the SIM card has been blocked and notify us of your new telephone number, if any, and International Mobile Equipment Identifier (IMEI);
5. In case of fraudulent calls, provide us with the following documents:
 - a) written evidence of the request you made to the telephone service provider to terminate the service, including the date and time of the request; and
 - b) photocopy of the telephone bill detailing the fraudulent calls.
6. Complete, sign and return the claim form to us with the following documents within 30 days after you first report a loss:
 - a) an original purchase receipt showing: (i) the original price of the gadget? that was lost or stolen, and (ii) the purchase price, brand, model and serial number of the personal electronic equipment;
 - b) an authorization for us to obtain your records and other information, such as credit reports (if applicable);
 - c) your financial reports, including, but not limited to, bank statements, as necessary to complete our investigations;
 - d) credit reports, when you contest the accuracy or completeness of any information contained in your credit history as a result of the identity theft;
 - e) proof that it was necessary to take time away from your work if you make a claim under "Lost Wages". You must submit written proof from your employer that you took unpaid days off;
 - f) your three(3) most recent pay statements;
 - g) copies of any demands, notices, receipts, summonses, complaints, or legal papers in connection with any covered loss; and
 - h) a written statement from you specifying the circumstances of the incident.
7. Provide all other relevant documents we may ask you to provide; and
8. Cooperate with us in investigating, evaluating and settling a claim.