

# Nokia phone insurance plus

## Insurance Product Information Document

Company: Atlas Insurance PCC Ltd in respect of its Gemini Cell. Atlas Insurance PCC is a company incorporated under Maltese law with its registered office at 47-50 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021, Malta and authorized by the Maltese Financial Services Authority, Notabile Road, TtAttard BKR 3000, Malta, Tel. : +356 2144 1155, <https://www.mfsa.com.mt/> (C5601). It trades under freedom of service provision in the United Kingdom and is registered with the FCA.

### Product: Nokia phone insurance plus

This document provides a summary of the key features of this insurance policy and is not personalised to your individual needs. Complete pre-contractual and contractual information about the product is provided in the insurance documentation on our website <http://nokia.aftersalesgroup.com>.

#### What is this type of Insurance?

The Nokia phone insurance plus policy covers a Nokia device registered on the policy certificate that has been stolen or accidentally damaged during the period of insurance.



#### What is insured?

- ✓ Accidental Damage extending to damage caused by equipment coming in contact with liquid and malicious damage which is caused by someone other than yourself – Equipment will be repaired or replaced with replacement equipment with a similar functionality.
- ✓ Theft, with clear traces of burglary or violence – Equipment and its Accessories will be replaced with replacement equipment with a similar functionality
- ✓ Accessories with damage incurred or stolen at the same time as the Equipment are covered up to a maximum of £ 150 in the aggregate
- ✓ Other users – Anyone authorized to use the Equipment/ accessories is also covered.



#### Are there any restrictions on cover?

- ! You need to be over 18 years of age and be a resident of the country that is mentioned on your policy certificate during the period of insurance.
- ! Cover over Accessories does not include any vehicle installation materials, fixed installation material, software and content downloads.
- ! Any excess payable depends on the value of the equipment purchased which is detailed in your schedule
- ! The maximum number of claims that the insurer covers depends on the duration of your contract. Only one claim is allowed for policies with a duration of six (6) or twelve (12) months. For policies with a duration of twenty four (24) months applies a maximum of two (2) claims.



#### What is not insured?

- ✗ Loss of use or reconnection costs or subscription fees of any kind.
- ✗ Loss/misplacement of Equipment.
- ✗ Damage to external data storage.
- ✗ Damage or loss of insured equipment following a fire.
- ✗ Charges for which manufacturer, supplier or distributor is liable in accordance with the legal warranty obligations.
- ✗ Theft or Damage arising from or during the process of cleaning, repair, alteration, restoration; delay, confiscation or detention by order of any government authority.
- ✗ Theft/Damage directly or indirectly caused by War, Terrorism, contamination, invasion, revolution, seizure or destruction by the government or any public authority, pressure waves caused by aircraft, radioactivity from hazardous properties of any explosive nuclear assembly.
- ✗ Theft of insured equipment that is not reported to the administrator and the local police within 72 hours or as soon as reasonably possible after discovery. If that period of 72 hours is not feasible for the Insured. An official report has to be drawn up by the police.
- ✗ Theft from a building unless building is properly locked with a reliable lock and unless there is evidence of forcible entry into the premises.
- ✗ Theft from vehicle, unless forcible entry to the vehicle is evident and equipment was secured in the glove box or car boot. Proof of vehicle being broken into will be needed.
- ✗ Theft of equipment left unattended.
- ✗ Pickpocketing, snatching or theft caused by negligence as described in the Terms & Conditions.



## What is not insured?

- ✗ Cosmetic damages to equipment including repairs to interior or exterior paintwork caused by scratching or chipping of surfaces
- ✗ Repair costs caused by the loss of legal warranty as a result of processing, repair and/or cleaning by the Insured and/or by a repair workshop not recognised by Nokia.
- ✗ Damage to the Insured Equipment caused by the use of inferior parts (not new and/or not original Nokia parts) during modification and/or repair of the Insured Equipment by the Insured himself/herself and/or by a repair workshop not recognised by Nokia.
- ✗ Damage to the insured equipment caused by failure to comply with the user instructions, the connection, installation and maintenance instructions as described in the manufacturer's user manual.
- ✗ Damage to accessories, unless the device is damaged or stolen as part of the same event
- ✗ Damage to equipment caused by wear and tear, depreciation, insects, vermin, fungus or atmospheric climatic conditions.
- ✗ Any damage to insured equipment that has arisen as a result of Negligence as described in the Definitions that apply to the General Terms and Conditions.
- ✗ Software and defective lamps, tubes, tapes, batteries, SIM cards, antennas, toner kit, drum set, print head and other equipment that due to their nature and use are subject to regular and rapid wear and/or deterioration.
- ✗ Damage to equipment caused by a virus



## Where am I covered?

- ✓ You are covered in the United Kingdom and the cover also applies during a temporary stay abroad.



## What are my obligations?

- Ensure all information given to us is accurate, complete and correct to the best of your knowledge.
- Check all documents that we send to you are correct.
- Let us know if the information you provided to us has changed.
- In the event of theft or intentional damage, inflicted by a third party without your permission, you must inform the Administrator within 72 hours or as quickly as reasonably possible via the number +44-(0)207-062 9419 and inform the police (or if you are staying abroad, the local equivalent of the police).
- In the event of accidental damage you must inform the Administrator within 14 days or as quickly as reasonably possible.
- You must provide us with any information and help we need to process your claim.
- Have your device only replaced by the Administrator or repaired by a service center appointed by the Administrator.
- Pay the insurance premium upon purchasing this policy.



## When and how do I pay?

Premium is paid in total up front.

The premium will be collected by the Administrator during the registration process.



## When does the cover start and end?

Provided that the total premium for the policy period has been collected by the insurer, the insurance commences at the date that you have successfully registered for this Insurance, provide this date is no later than 14 calendar days after the purchase of the insured equipment in brand new condition and provided that the device is not damaged or has been lost or stolen.

A fixed policy period of six (6), twelve (12) or twenty four (24) months applies, depending on the product that you have selected. At the latest 3 months before the fixed period lapses, you will receive a cancellation from the Insurer unless the policy was terminated earlier in accordance with the terms and conditions that apply to the Nokia phone insurance plus policy.

Your policy ends automatically after the fulfilment of your first successful claim if your period of Insurance is six (6) months or twelve (12) months.

Your policy ends automatically after the fulfilment of your second successful claim if your period of Insurance is twenty four (24) months.



## How do I cancel my policy?

You may revoke your contractual declaration within 14 days without stating reasons in text form (e.g. letter, fax, e-mail).