

## ACCIDENTAL DAMAGE PRODUCT

### Accidental Damage product

Important Telephone Numbers

Working hours – 09:00 to 18:00hrs

#### What is the Accidental Damage product?

Accidental Damage product is a range of protection plans for Mobile phones purchased from Retailers/online stores within the UAE. Accidental Damage product are powered by Allianz Partners.

Allianz Partners, who is part of the Allianz Group, is a global insurer and financial services provider.

This Accidental Damage product is underwritten by Alliance Insurance PSC and is only valid for claims that can be serviced within the United Arab Emirates.

Claims are managed and fully serviced by **NEXTCARE Claims Management LLC**, who is a UAE based subsidiary of Allianz Partners.



Powered by Allianz Assistance

## What is covered under the Accidental Damage product?

All mobile devices are covered under Accidental Damage product. These items are covered up to the specified limits based on the product **you** have purchased. All devices must be owned or purchased by **you** or a member of **your** immediate **Family**. These items are covered up to the specified limits based on the product **you** have purchased.

Details of the available products are provided below:

### Accidental Damage product

The following is a summary of the Monthly Pay Accidental Damage product coverage limits. For further information of the terms and conditions, please read the full details of **your** policy.

#### Benefit List

Monthly Payment Accidental Damage product					
Benefits	Coverage	limits	Excess/Deductible Tier 1	Excess/Deductible Tier 2	Excess/Deductible Tier 3
Screen Damage Only	Covered	2 claims during 24 months	AED 75	AED 80	AED 100

All benefits under the Accident product are valid for a maximum period 24 months from date of product purchase.

#### How do I make a claim?

- Get in touch with us by contacting us on WhatsApp: [+971 56 216 4563](https://www.whatsapp.com/business/profile/971562164563)
- You can also file your claim directly on our e-claim portal : <https://aristote.allianzassistance.com/eclaim/uae-b2c/>
- **We** will carry out an initial assessment of **your** claim. Should **we** be able to help **you** out over email, **we** will do so.
- All claims received would need 14 working days turnaround time from device collection to the assessment and completion of the claim process.

#### How do I make a complaint?

If **you** have a complaint about **your Policy you** should write to the below address:

Accidental Damage Claims Division Customer Services Manager:

1st floor, Eiffel 2 building, Umm Al Shief, Sheikh Zayed Road.

P.O.Box – 80864, Dubai, United Arab Emirates Telephone

UAE: **+971 4 270 8771**

Email: [customer.care@allianz.com](mailto:customer.care@allianz.com)

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

Full details of **our** complaints procedure can be found under the General Conditions section (point 8) of **your** full policy.



# TERMS & CONDITIONS

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Welcome to Accidental Damage product.

This is **your** Accidental Damage product terms and conditions of **your Policy** with the **Insurance Provider** and **your** agreement with us.

In return for the full payment for **your** Policy, **your** device will be protected within the terms and conditions set out based on **your** chosen Protection Plan. Only items purchased through the retailers/online stores within UAE will be covered by **your** Protection plan.

## DEFINITIONS

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

### **NEXTCARE Claims Management LLC**

Eiffel 2 Building 1<sup>st</sup> Floor, Umm Al Sheif, Sheikh Zayed Road, P.O. Box 80864, Dubai UAE.

### **Covered item(s)**

An electronic product owned by **you** or a member of **your Family** and purchased from the client.

### **Damage**

The sudden and unexpected failure of **your covered item** caused by an accidental **Damage**, liquid **Damage** or malicious **Damage** that prevents **your covered item** from meeting its designed function.

### **Malicious Damage**

Damage caused on purpose to the covered item by you or another person.

### **Accidental Damage**

Damage that occurs suddenly as a result of an unexpected and non-deliberate external action **Family** Any member of **your** immediate **Family** who lives with **you** at **your Home**.



**Fee(s)**

The amount payable for the purchase of the Accidental Damage product. **Home** The registered address supplied by **you** as **your** permanent place of residence.

**Incident**

An event or a series of events, which result in the breakdown or **Damage to your covered item**.

**Insurance Provider**

Alliance Insurance PSC, Dubai UAE

**Mechanical or Electrical breakdown**

The failure of **your covered item** due to any permanent mechanical or electrical breakdown causing replacement or repair before normal operation can be resumed.

**Mobile Phone**

A **Mobile Phone** purchased or owned by **you** or a member of **your immediate Family**.

**Original Purchase Price**

The amount paid for the **covered item** at the date of purchase excluding any credit charges, delivery charges, interest charges or delivery costs.

**Policy**

The Accidental damage product terms and conditions.

**Policy Period**

The period beginning at the **Policy Start Date** shown product purchase invoice and based on product selected.

**Policy Start Date**

The product purchase date as shown on **your** product purchase invoice.

**Service Provider**

Allianz Partners.

**We, our, us**

**NEXTCARE Claims Management LLC** and Allianz Partners who administer this Accidental Damage product on behalf of the **Insurance Provider**.

**You, your**

The person named as the product purchaser.

**Covered items**

All items covered under the **Policy** must be from the specified categories listed below. Claims for unregistered items will only be accepted if the item is listed below:

- Mobile Phones



## COVERS AND LIMITS

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The **Policy** covers Items owned and used by **you** and members of **your** immediate **Family**.

### Damage (Cracked screen) - What is Covered

If the **covered item** suffers **Damage** to the screen during the **Policy Period**, **we** will arrange for the repair of the screen of **your** device through **our** repair partner network. **Damage - What is Not Covered** Damage caused by:

- You or a member of your Family deliberately damaging or neglecting the Covered Item.
- Any damage besides Screen Damage ( Liquid Damage, Broken Chassis, Bent Devices or any additional Accidental damage that render the device unusable)
- Storing the device in locations where there is a high risk of Damage
- The covered item being used by someone else other than you or a member of your Family;
- Failure to follow the manufacturer's instructions
- Cosmetic Damage
- Any surface scratches or dents on the device which does not affect the functionality of the device Wear, tear and routine discoloring due to age of device,
- Routine servicing, inspection, maintenance, dismantling or cleaning of the covered item
- Mechanical or electrical breakdown covered by manufacturer's recall of the **covered Item**.
- Existing manufacturer's warranty active on the product. **Wear** and tear or gradual deterioration of performance.
- Overcharging of the device causing malfunction E.g. Bloated batteries

### Policy Limits - Applicable to All Policies

The maximum amount **we** will reimburse for repair, replacement or reimbursement of a **covered item** is the cost of repair falls within the range of the **Original Purchase Price** of the product after depreciation.

## EXCLUSIONS – APPLICABLE TO ALL PLANS

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**We** will not pay for:

- Any **Incident** occurring outside the **Policy** Period;
- Any **covered item** that was not in full working order when **you** purchased the Policy;
- Any claim where **you** are unable to provide proof of purchase of a **covered item**.



- Any claim where the serial number for a **covered item** or the IMEI number for a **Mobile Phone** has been removed or tampered with in any way;
- Any **Damage** caused due to exposure to liquid.
- Any **Incident** involving **Damage**, mechanical or electrical breakdown that results in a claim for the **covered Item** and which is not reported to us within 30 days of discovery;
- **Damage** caused by any form of portable external storage media including but not limited to memory cards, USB memory sticks or other digital recording equipment;
- Wear and tear, rusting or other deterioration due to normal use or exposure, or where there has been a failure to follow the manufacturer's instructions for the **covered item**;
- Any software or data installed on the **covered item**, such as telephone numbers, ringtones, music, pictures, applications or videos, **Damage** caused as a result of a virus **Damage** caused by the installation of software or applications or any costs incurred during reinstallation;
- Any costs suffered by **you** or a member of **your Family** as a result of not being able to use an **covered item** or any costs other than the repair or replacement cost of a **covered item**.
- Any claim arising from the confiscation, requisition or destruction of a **covered item** by any government, public or legal authority;
- Any labor or other charges incurred where a fault cannot be found with a **covered item**;
- Any costs or **Damage** caused to a **covered item** by war, terrorism, invasion, revolution or any similar event; and
- **Damage** to any accessories or other devices which are not defined as an electronics product;
- Software malfunctions or other issues related to or caused due unauthorized software enhancements is not covered;
- **Damage** caused due to rooting, jailbreaking or installing Custom ROMs or other software that may affect a device's hardware;
- Any accessories that may be included or bundled with the product. These include but are not limited to batteries, headphones, chargers, charger cables, cases, covers and any other accessories;
- Unauthorized repair or modification undertaken by any third party **Service Provider**.

### *MAKING A CLAIM*

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- Report any **Incident** likely to give rise to a claim to Allianz Partners's claims department within two weeks through our eClaim portal or through WhatsApp +971 56 216 4563.

### *GENERAL CONDITIONS – APPLYING TO ALL SECTIONS*

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## 1. Fees

**You** will be charged the **fee** shown unless the **policy** is cancelled by **you** or by us. If **you** fail to pay a **fee** when due **we** may terminate **your** Policy.

## 2. Reasonable Precautions

**Covered items** must be kept in a good state of repair and all reasonable steps taken to prevent **Damage**.

## 3. Other insurance policies

If at the time of a claim **you** have other insurance policies covering the **covered item**, **we** will only pay **our** share of the claim.

## 4. Changes We Can Make To The Policy

- **We** can review and change the **Fee** or change the terms and conditions of the Policy. The changes may increase or reduce the **Fee** and may improve or reduce the cover provided by the Policy, including the **Policy** limits.
- **You** will be given at least 30 days' notice in writing of any change which will be sent to **your Home** address.
- The circumstances that may give rise to a change in **Fee** or to the terms and conditions of the **Policy** include (but are not restricted to): significant adverse claims experience, significant increase in **Insurance Provider's** operating costs, inflation, economic and environmental factors, and changes in legislation, or taxation.
- **You** have the right to refuse any such changes and cancel the **Policy** in accordance with general condition 5 -

"Cancelling the Policy". **5. Cancelling the Policy**

**You** can cancel the **Policy** at any time during its tenure. However, all policies are non-refundable once issued.

## 6. What to do if You need to make a complaint

- If **you** have cause for dissatisfaction and wish to complain please contact on 04-270 8771 or write to: Accidental Damage product Claims Division, The Customer Services Manager, Nextcare Claims Management, P.O. box – 80864 ,Dubai , UAE
- **We** will aim to promptly solve customers' complaints at the initial point of contact. **Our** Assistance Department staff is 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 be responded to by the Customer Relations Team who will aim to resolve **your** complaint, within two working days of receiving **your** complaint, where possible. If the Assistance Department cannot resolve **your** complaint within this time, they will write to **you** within five working days and endeavor to resolve the problem within 4 weeks.

## 7. Fraud

- If **you** or a **Family** member or anyone acting on behalf of **you**/them makes a false or fraudulent claim or supports a claim with any false or fraudulent document or statement including inflating or exaggerating a claim, **you** will lose all benefits and **Fees** **you** have paid for the Policy.
- **We** may also recover any sums **We** have already paid under the Policy.



- If **you** or a **Family** member provides us with false information, statements or documents, **we** will record this on antifraud databases and may also notify other organizations.
8. Law applying to the **Policy** (Unless agreed otherwise)
  9. The language of the **Policy** and all communications relating to it will be English. UAE law will apply to this agreement.