

Device Insurance

Insurance Product Information Document



Company: AIG Europe S.A., Finland branch

Product: Device Insurance

Insurer: AIG Europe S.A., Finland branch (Business ID 2922692-7), Kasarmikatu 44, 00130 Helsinki. AIG Europe S.A. Finland branch is a branch of the insurance company AIG Europe S.A. (Registered in Luxembourg. Company number: B218806). AIG Europe S.A. has its head office at 35 D Avenue J. F. Kennedy, L-1855, Luxembourg.

Complete pre-contractual and contractual information on the product is provided in Policy Terms and Conditions and Policy Certificate.

What is this type of insurance?

Device insurance covers accidental damage to mobile devices.



What is insured?

- ✓ Insurance covers external, sudden and unexpected physical damage leading to physical breakage or failure of the Insured Device that prevents it from operating correctly. Also Accidental damage caused by liquid(s) is covered.
- ✓ A replacement device will be provided as an insurance benefit to replace the damaged device. The replacement device is usually of the same model and has at least the same technical specifications as the insured device. The replacement device is a refurbished device. The replacement device in same color as the damaged device is not always available.



What is not insured?

- ✗ Theft or loss of the device.
- ✗ Faults and defects covered by manufacturer's warranty.
- ✗ When the insured device has not been used in accordance with the manufacturers' instructions.



Are there any restrictions on cover?

Damages to the insured device are not covered for example:

- ! if time and place of the insurance event is not known
- ! if the damage is willfully caused
- ! if the fault or damage was brought on gradually or is cosmetic
- ! if the damaged device cannot be delivered to the insurance company.



Where am I covered?

- ✓ The insurance covers accidental damage to the device worldwide. A replacement device will be delivered to an address in Finland only.



What are my obligations?

- Read through Policy Terms and Conditions and other insurance documents. Keep the Policy Certificate and Terms and Conditions which together make up your Policy contract.
- Let AIG know when your contact details, especially your email address, changes. Policy Certificate, Annual Statement summarizing the coverage of your Policy and Policy Premium invoice will be sent as e-invoice or to the email address you have given to Device Insurance details.
- Comply with Duty of salvage mentioned in the Terms and Conditions and keep the user ID and/or email address registered to Apple account (Apple ID) or other similar account to disable the feature even when the device is no longer intact.
- If the insured device is no longer in the possession of the Policyholder or the Insured, please inform AIG.
- When insurance event occurs:
 - a) Make a claim on the Policy within one year from the date at which you become aware of a valid Policy, of the occurrence of an insurance event and of damage that resulted from the occurrence of the insurance event or within 10 years from the occurrence of the insurance event.
 - b) Make a claim to AIG Device Insurance Service at 0800 152 600 or online at www.aig.fi/claimnotification.
 - c) Keep all the documents and information related to the claim. Claim handler may ask you to provide original documents.
 - d) When you receive a replacement device please erase the damaged device, deactivate Find My iPhone (Apple devices) or other activation lock or tracking feature and return the damaged device to AIG within 14 days. If the damaged device is not returned within the time limit or Find My iPhone (Apple devices) or other activation lock or tracking feature deactivated, you will be charged a fee for the replacement device.
 - e) Pay the deductible invoice that you will receive after the replacement device has been delivered to you.



When and how do I pay?

Policy Premium is invoiced as a rule in monthly intervals. Please note that the premium invoice is sent as e-invoice or by email. The obligation to pay premium will terminate only after termination of the Policy.



When does the cover start and end?

The insurance cover has started when you have purchased the device and the insurance from Telia, and have got the insured device in your possession.

The Policy is valid for a maximum of five years. The insurance cover will also terminate if the insured device is no longer in the possession of the Policyholder or the Insured. Policy can also be terminated in writing by the Policyholder or the insurer.



How do I cancel the contract?

You can cancel the Policy at any time in writing:

- By email: laitevakuutus@aig.com
- By post: AIG Europe S.A., Finland branch, Kasarmikatu 44, 00130 Helsinki.