

Insurance for electronic products

Insurance Product Information Document

Company: The insurer is Starr Europe Insurance Limited, with registered office at Dragonara Business Centre, 5th Floor, Dragonara Road, St Julians, Malta. Regulated by the Maltese Financial Services Authority ("MFSA") under registration number C85380.

Product: [MEDIAMARKT SURE THING] MEDIAMARKT INSURANCE

The following information provides an overview of the above-mentioned insurance product purchased through MediaMarkt. This document does not contain the full terms and conditions of the contract. This information can be found in your insurance policy documentation or at www.mediamarkt.se/surething, and can be requested via SquareTrade's customer service number +46-852500968 or via email: kundservice@squaretrade.se

What is this type of insurance?

This insurance covers you for accidental damage, theft and mechanical and electrical failure of the insured product as stated in your insurance certificate (to the extent not covered by the manufacturer's warranty or by the right of recourse under the Consumer Sales Act).



What is insured?

- ✓ Accidental damage
- ✓ Theft
- ✓ Mechanical and electrical defects to the extent not covered by the manufacturer's warranty or by the right of complaint under the Consumer Sales Act.
- ✓ The insurance also applies to original accessories supplied with the Insured Product in its original packaging.



What is not insured?

- ✗ Loss
- ✗ Deliberate, reckless or dishonourable conduct
- ✗ Cosmetic damage
- ✗ Damage that does not affect the ability to use the insured product as intended
- ✗ Mechanical or electrical damage or accidental damage caused by: misuse, lack of reasonable care, severe weather conditions, accessories that were not part of the original installation; software or programming; or any form of electronic virus
- ✗ Damage caused by wear and tear



Are there any restrictions on cover?

- ! The insurance covers a maximum of three approved insurance claims during the 12-month premium period.
- ! The maximum value of a claim is 20,000 SEK if the insured product is a mobile phone and 60,000 SEK for other product groups
- ! The Insurer shall not provide insurance and shall not be obligated to pay any claim or provide any benefit under this insurance to the extent that the provision of such coverage, payment of such claim or provision of such benefit would subject the Insurer to any sanction, prohibition or restriction
- ! Theft that has not been reported to the police and recorded so that a file number for the report is available in the police register.
- ! Unauthorised use of call minutes or data charges on a stolen mobile device
- ! Theft where a product has been left unattended without the necessary security measures being taken to prevent theft.
- ! The cost of any excess shown on your certificate of insurance.

- ! Costs for unauthorised call/data traffic up to SEK 3,000 where the incident is not reported to the mobile operator within 24 hours of the unauthorised call/data traffic being detected or where supporting evidence of the costs cannot be provided.
- ! Losses resulting from the inability to use the insured product or for losses other than the replacement cost of the insured product the cost of routine maintenance, modification, servicing, inspection or cleaning
- ! Costs due to not following the manufacturer's instructions or installation guideli
- ! Mechanical and electrical defects or costs covered by the manufacturer's warranty or the dealer's obligations under the applicable law (the right of complaint).
- ! Costs incurred as a result of war, terrorism, foreign hostilities, civil disturbance or nuclear contamination Damage or destruction whereby the serial number has been removed or altered.



Where am I covered?

- ✓ You are insured worldwide, including travel outside Sweden. Repairs are only posted to and from a Swedish address. Replacement products are only sent to a Swedish address.



What are my obligations?

- You must report any theft of the insured product to the police and MediaMarkt and where applicable must block your SIM card.
- You must not provide false or misleading information in response to any of the questions asked when you take out insurance or when you make a claim.
- You must let us know if you have other insurance covering the insured product with different insurance companies that provides the same coverage.
- You must take reasonable steps to prevent damage to or misappropriation of the insured product.
- In the event that any statement made by you is found to be inaccurate or misleading, this may affect the validity of your insurance, any claims previously paid by us, and the ability of you to make a claim in the future.
- You must inform us of any mechanical or electrical failure as soon as possible after you discover that your insured product has been damaged or has developed a fault.
- You are responsible for costs for unauthorised call/data traffic up to SEK 3,000 where the incident is not reported to the mobile operator within 24 hours of the unauthorised call/data traffic being detected or where supporting evidence of the costs cannot be provided.
- If the insured product is a mobile phone or drone, you will be required to pay an excess for each successful claim. The excess will need to be paid before the claim can be processed.



When and how do I pay?

You pay the insurance premium in advance when you buy or order the product in a MediaMarkt store or on mediamarkt.se. If the policy is renewed/extended for one year, the offer will indicate the latest date for payment of the premium.



When does the cover start and end?

Your insurance is valid from the date stated in your insurance certificate and ends on the date stated in your insurance certificate unless it is cancelled earlier by you or the insurer.



How do I cancel the contract?

- You can cancel the insurance on the Insured Product any time. If you wish to cancel your policy within the first thirty (30) days, you can cancel via the following:
 - Returning to the MediaMarkt store where you purchased the policy with your receipt
 - Contacting MediaMarkt Customer Service directly on 0770-778787
- If you cancel your policy within the first thirty (30) days, you will be entitled to a full refund of the total premium you have paid provided that no claim has been made on the policy.
- If you wish to cancel your policy after the initial thirty (30) day period, please contact the SquareTrade Customer Service team on 0046852500968. If you cancel your policy after the first 30 days, you will be entitled to a partial refund of their premium provided that no claim has been made on the policy. This partial refund will be calculated as a proportion of the premium paid based on the number of full days remaining in the policy period at the date of termination.