

Insure yourself against theft and accidents!

Do you often travel with your laptop or tablet? Or do you have children who like to play on them? Take out a Sure Thing insurance policy with us and you'll get help in case of unforeseen events! We'll help you find a repair shop or find a replacement product and much more.

Sure Thing covers the cost of replacing or repairing your product in the event of sudden and unexpected events such as mishaps, accidents and theft.

You can take out insurance on everything from your Android mobile phone to your fridge, and it also covers all the original accessories that came with the original product packaging.

You can take out your insurance in the store or on our website and it can be cancelled at any time. During the 12-month premium period, you can be reimbursed for up to three (3) approved claims.

- No deductible (excludes mobile phones and drones)
- Your insurance doesn't depreciate in value as your device does
- Smooth claims handling
- Reimburses up to three (3) claims per year

Insurance conditions Sure Thing

This is a voluntary group insurance policy that covers accidental damage and theft of your Insured Product. The insurance is based on a Group Agreement between Starr Europe Insurance Limited (the Insurer) and MediaMarkt (the Group Representative). Insurance contracts are governed by the group contract. This insurance is a contract between you and the Insurer. Where these terms and conditions refer to SquareTrade, SquareTrade is acting on behalf of the Insurer.

1. DEFINITIONS

“**certificate of insurance**” means the document sent to you at the time of purchase of your insurance policy which defines your chosen insurance package, the period of cover, the insured item, the premium and the deductible;

“**deductible**” means the sum payable by you as part of a claim under this policy, as stated in your certificate of insurance;

“**Group Agreement**” this insurance is governed by a group agreement between MediaMarkt and the Insurer. The Group Agreement determines the scope of the insurance, who belongs to the group eligible for insurance, when the insurance takes effect, how the insurance is administered, the period of validity of the Group Agreement, the right of termination, etc. The Group Agreement may be terminated by SquareTrade or the Insurer. If the group contract is terminated, all insurance policies issued on the basis of the group contract will cease to apply;

“**Group Representative**” means the person who represents the group entitled to insurance vis-à-vis the Insurer, i.e. MediaMarkt;

“**Insured**”, “**you**”, “**your**” means every MediaMarkt customer who has taken out the insurance and paid the premium;

“**damage**” or “**accident**” or “**accidental damage**” means a defect or physical damage to the Insured Product caused by a sudden and unforeseen external event. Sudden means a rapid sequence of events that caused the damage and whose timing can be defined. Unforeseen means that the event must be unexpected and normally unforeseeable and therefore unpreventable;

“**Insured Product**” a product purchased in a MediaMarkt store in Sweden or on mediamarkt.se and which is stated as insured on the receipt or on the certificate of insurance;

“**Insurer**” means Starr Europe Insurance Limited, whose address is Dragonara Business Center, 5th Floor, Dragonara Road, St Julians, Malta. Authorised under the Malta Insurance Business Act and regulated under registration number C85380 by the Malta Financial Services Authority (“**MFSA**”) at Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta;

“**Portable Product**” Portable Product means portable audio, navigator, Android smartphone/mobile phone, tablet, wearables, portable game console, drone, photo and portable computer.

“**Premium Period**” The premium period refers to the insurance period for which the premium has been paid;

“**theft**”, “**misappropriation**” or “**seizure**” refers to a situation where a device has been stolen from you as a consequence of robbery, burglary, other removal by threat/violence or pickpocketing where the device has been taken from you without your knowledge. All theft must be reported without delay to both the police and the network operator and in the case of an Insured Product that is a mobile device, the device must be blocked;

“**we**”, “**us**”, “**our**”, “**administrator**”, “**SquareTrade**” SquareTrade Europe Limited, the co-manufacturer and administrator of this insurance (acting as insurance agent on behalf of the Insurer), whose office address is: Vision Exchange Building, Territorials Street, Zone 1, Central Business District, Birkirkara CBD 1070, Malta. SquareTrade is authorised under the Malta Insurance Distribution Act and regulated by the MFSA under registration number

C 90216. SquareTrade is part of the American insurance group Allstate Corporation; and “**White Goods**” means an insured product that is a washing machine, dryer, drying cabinet, dishwasher, refrigerator, freezer, stove or oven.

2. ELIGIBILITY FOR SURE THING INSURANCE

The insurance applies to private persons or employees of companies where the company has arranged for that employee to have access to an Insured Product and insurance in the employee's name as the Insured, who in each case:

- is over 18 years old;
- is resident or have their registered office in Sweden; and
- has taken out the insurance and paid the premium in accordance with Section 14.1.

The insurance must have been purchased within twenty-eight (28) days of buying the relevant Insured Product from MediaMarkt Sweden.

3. WHAT THE INSURANCE COVERS

The insurance applies to the Insured Product. The insurance also applies to original accessories supplied with the Insured Product in its original packaging. The insurance covers a maximum of three (3) approved claims for theft or accidental damage of the Insured Product per Premium Period. The insurance also covers Insured Products that have previously been used as demonstration models at MediaMarkt stores before sale. The insurance does not apply to products included in combination offers/package offers.

The insurance is not available on Apple iPhones.

The insurance shall cover damage to the Insured Product due to voltage overload due to thunder strike.

4. WHEN THE INSURANCE CAN BE TAKEN OUT AND VALIDITY

The insurance can be purchased in connection with the purchase of the Insured Product at MediaMarkt's department stores in Sweden and on mediamarkt.se with annual payment of the insurance premium, see Section 14.1. The insurance can be taken out up to twenty eight (28) days after purchase of the Insured Product. It will last for a period of one (1) year and is valid for twelve (12) months from the date on which the Insured (or, if relevant, their employing company) purchases the product. The Insurer may offer to renew the insurance after this period. Please note that the maximum period of insurance is sixty (60) months from the date the insurance is taken out, after which the insurance will be terminated without notice.

5. WHERE THE INSURANCE APPLIES

The insurance is valid worldwide. Claims, replacements and repairs can only be made physically only in Sweden but can be reported either online or by phone from anywhere in the world.

6. SCOPE

In the event of damage or theft of the Insured Product, the insurance covers, according to these terms and conditions, either the repair of the product or its replacement with a product of equivalent specification and price. A replacement may be a reconditioned

product. A prerequisite for the replacement of a damaged Insured Product is that it is returned to a MediaMarkt store in Sweden or to a repairer to which you are referred by the Insurer.

For Insured Products that are Portable Products with subscriptions, unauthorised call/data traffic is also covered if the Insured Product has been used by an unauthorised person in connection with a covered misappropriation, up to a maximum amount of SEK 3,000. Reimbursement will only be made if there is evidence to prove the misappropriation (for example a police report).

For White Goods, damaged contents of the White Goods in connection with compensable damage are also covered, up to a maximum amount of SEK 3,000. In certain cases, the insurance may provide cash compensation, up to a maximum amount of the product's selling price. Cash reimbursement means payment of the insurance reimbursement to a bank account specified by the Insured, or via a MediaMarkt gift card at SquareTrade's option.

7. MAXIMUM COVERAGE

The maximum value of a claim under these terms and conditions is SEK 20,000 if the insured item is an Android mobile phone and SEK 60,000 for other product groups.

8. EXCLUSIONS

The insurance does not compensate:

- (a) Theft:
 - (i) theft not reported to the police within seventy two (72) hours of discovery and recorded so that a file number for the report is available in the police register.
 - (ii) theft where the insured product is a mobile phone or other network-connected product that has not been blocked by the network operator within seven (7) days of the theft.
 - (iii) the cost of unauthorised call/data traffic set out in Section 6 where the incident is not reported to the network operator within twenty-four (24) hours of the unauthorised call/data traffic being detected or where supporting evidence of the costs cannot be provided.
 - (iv) misappropriation where the Insured Product is left unattended and/or left without the necessary security measures being taken to protect and prevent theft or damage.
 - (v) seizure of the Insured Product from a property where no breakage marks can be shown on the exit, entrance or windows of the premises.
 - (vi) seizure from an unattended motor vehicle unless properly stowed away.
 - (vii) misappropriation of accessories that are not stolen together with the Insured Product.
 - (viii) losses caused by accidents or the disappearance of the Insured Product without explanation.
 - (ix) costs caused by the inability to use the Insured Product.
 - (x) loss or disappearance of the Insured Product.
- (b) Accidental Damage:
 - (i) malfunction caused by an external event or other damage that can be compensated under the manufacturer's warranty or for which the seller is responsible under the Consumer Sales Act.
 - (ii) damage to the Insured Product where the Insured cannot describe the circumstances of the damage.
 - (iii) damage consisting of, or resulting from, corrosion, wear and tear, consumption or negligent maintenance and care, and improper handling according to the manufacturer's instructions and directions.
 - (iv) damage of a minor nature that does not affect the usability of the product, such as scratches and scuffs.
 - (v) costs of routine maintenance, adjustment, examination, modification, servicing or damage caused by incorrect installation or repair.
 - (vi) damage to consumables such as memory or SIM cards, batteries, filters, lamps, belts, coolants, or earphone covers, and damage to additional equipment.
 - (vii) damage caused by misuse, misappropriation or fraud.
 - (viii) damage or malfunction related to viruses or software-related malfunction or damage.
 - (ix) damage consisting of or resulting from defects in equipment due to faulty design, materials or workmanship or damage arising from, or due to, processing, repair at the request of someone other than the Insurer, maintenance or installation.
 - (x) costs for lost data stored in the product, memory or SIM card.
 - (xi) for transport damage occurring during transport to the place where the Insured receives the product.
 - (xii) for damage in transit that occurs when the Insured transports the product and it is not packaged in a way that corresponds to the original packaging.
 - (xiii) for transport costs to the repairer or MediaMarkt store.

- (xiv) when the Insured uses a workshop other than the one designated by the Insurer.
 - (xv) damage resulting from unauthorised intervention in the product, even if the damage is unrelated to the intervention.
 - (xvi) damage to the Insured Product where the description given in the claim does not correspond to the damage to the Insured Product. The damages are validated based on the opinion of a service technician. If applicable, the product will be returned unrepaired and the damage cannot be re-notified or reimbursed under this insurance.
- (c) the cost of the deductible applicable to your claim as stated in your certificate of insurance;
 - (d) FORCE MAJEURE
The Insurer is not liable for costs incurred as a result of war, terrorism, foreign hostilities (whether declared or not), civil disturbance or nuclear contamination. Nor is compensation provided for severe weather such as flooding or strong winds (but not, for the avoidance of doubt, lightning strike).

9. SAFETY REGULATIONS AND PRECAUTIONARY MEASURES

Safety regulations

The Insured must ensure that the manufacturer's instructions for assembly, installation, use, care and maintenance are followed.

Duty of care

The Insured Product must be handled with normal care so as to prevent damage as far as possible. For example, the product must not be used in environments where the risk of damage is obvious. Transport of the Insured Product must be carried out in such a way as to prevent damage as far as possible, e.g. the transport instructions in the user manual/instruction book must be followed. The Insured Product is to be considered as property susceptible to theft like keys and money.

Reduction or cancellation of compensation

If the security or verification requirements have not been met, the compensation may be reduced or cancelled in whole or in part (compensation will normally be reduced by 50%). In the case of serious negligence, compensation may be cancelled altogether (reduction of 100%).

10. DEDUCTIBLE

There is a deductible associated with making a claim which may be different depending on whether the Insured Product is repaired or replaced.

For Android mobile phones and drones, the following applies per claim:

- (1) If the purchase price of the phone was less than SEK 3,001, the deductible is SEK 499.
- (2) If the purchase price of the phone was between SEK 3,001 and SEK 4,000, the deductible is SEK 599.
- (3) If the purchase price of the phone was between SEK 4,001 and SEK 5,000, the deductible is SEK 999.
- (4) If the purchase price of the phone was SEK 5,001 or more, the deductible is SEK 1,099.
- (5) If the purchase price of the drone was less than SEK 2,000, the deductible is SEK 399.
- (6) If the purchase price of the drone was between 2001 SEK and 5,000 SEK, the deductible is 699 SEK.
- (7) If the purchase price of the drone was between SEK 5,001 and SEK 9000, the deductible is SEK 999.
- (8) If the purchase price of the drone was between SEK 9,001 and SEK 13 000, the deductible is SEK 1,099.
- (9) If the purchase price of the drone was between SEK 13 001 and SEK 18 000, the deductible is SEK 1299.
- (10) If the purchase price of the drone was between SEK 18,001 and SEK 23,000, the deductible is SEK 1,499.

For other insurable products, the deductible is SEK 0 per claim.

Your claim cannot be approved until payment of the relevant deductible as stated in your certificate of insurance is paid. This must be paid at point of claim using a payment card. If the replacement item's value is less than the amount of the deductible, we will reduce the deductible to an amount no more than the cost of the replacement.

11. COMPENSATION PROVISIONS

In the event of damage covered by these terms and conditions, compensation is provided for the repair of the damaged Insured Product. If repair is not economically possible or if the Insured Product has been stolen, compensation will be provided in the form of a replacement product of the same make and model or, if such a product is not available, a product with the closest equivalent specification to the damaged/stolen Insured Product (which may include a product that has been refurbished to the manufacturer's standard). The insurance covers amounts up to the original selling price of the Insured Product. Replacement of the Insured Product may be done by repairing the product. Where a claim is approved, the administrator decides whether an Insured Product is to be repaired or

replaced and which replacement product the Insured Product will be replaced with.

If the Insured Product is replaced with a replacement product, the replaced product becomes the property of the Insurer. Cash compensation may be provided, subject to the provisions of Section 9, on compensation reduction or after unauthorised use of the Insured Product. Cash payment is only possible in special circumstances and is decided by the administrator or the Insurer. Cash payment means payment of the insurance benefit to a bank account specified by the Insured, or via a MediaMarkt gift card at administrator's option. Replacement of an Insured Product must take place within six (6) months from the date of the claim, otherwise the Insurer or the administrator may change the compensation if the conditions for replacement of the product are no longer the same. After a claim, the insurance continues to apply to the repaired/replacement product until the end of the Premium Period. There is no deduction for depreciation due to age and use. For unauthorised call/data traffic to be covered by the insurance up to a maximum amount of SEK 3,000, the incident must have been reported to the network operator as soon as possible and in any event within twenty-four (24) hours of the unauthorised call/data traffic being discovered. Reimbursement will only be made in cases where documentary evidence of the call cost can be provided.

In the case of damaged contents of the insured White Goods (such as foodstuffs, clothing etc), the Insured should normally be able to prove the damaged contents with an original purchase receipt. The insurance provides reimbursement of a maximum of SEK 3,000 for such costs. In cases where the manufacturer's service procedures allow for home service from the service workshop, this may be considered a reasonable cost borne by the employer if, due to the size of the goods, it is unreasonable for the Insured to transport the insured goods to the service workshop himself. Contact SquareTrade for information on which products may be covered by home service. The insurer decides in which cases home service will be accepted. Any reduction due to failure to satisfy verification requirements will be deducted from the compensation payable to an Insured. Once compensation has been paid, the Insurer takes over and assumes the Insured's right to compensation from the person who caused the damage and the right to the replaced product. Except as provided for in Section 9 on reduction of compensation, the insurance does not cover damage or misappropriation of the Insured Product for which the Group Member has already received full compensation for the damage from his/her home, villa, holiday home or other insurance policy. As MediaMarkt is a VAT-registered company, the insurance does not reimburse the cost of VAT.

Demonstration copy

In the event of damage or misappropriation of an insured ex-demonstration product, the product will be repaired/replaced/replaced for an amount not exceeding the selling price of the insured ex-demonstration product.

12. INSURANCE PERIOD

The Premium Period is twelve (12) months from the date of purchase of the Insured Product or renewal as shown on the receipt or certificate of insurance. The insurance expires at the end of the Premium Period. The Insured may be offered an extended or renewed Premium Period for the Insured Product. Please note that the total aggregate insurance period is limited to a maximum of sixty (60) months. Once the maximum insurance period has been reached, the insurance ends without notice. The Insured may cancel the insurance on their Insured Product at any time, see Section 14.2.

13. IN CASE OF DAMAGE OR THEFT

In the event of theft of or damage to the Insured Product, you must notify SquareTrade as soon as possible (unless there are special reasons).

You can make a claim by contacting SquareTrade, using our contact details set out in Section 18 of this policy document. In order for us to consider your claim, we may ask you to confirm and provide evidence of your identity, for example by providing a copy of your identification documents and/or submitting a photo or video of yourself.

The event giving rise to the claim must be described and defined, including cause, time and place. At the request of SquareTrade, you must provide supporting documents, evidence, police reports and any other documents required to process the claim.

If you have possession of the Insured Product we will initially attempt to troubleshoot any problem you are experiencing. If we are not able to troubleshoot the problem we will assess the insurance case based on the initial account of the cause of damage/event as stated in the claim.

Repair

If a repair is approved, the Insurer or SquareTrade will make the necessary arrangements for the Insured Product to be repaired in the first instance. For certain products and makes, a home visit by a technician may be offered to the Insured. If a repairer other than the one referred by either the Insurer or SquareTrade is used or if the Insured repairs the Insured Product himself, no compensation will be paid under this insurance. If the above is not complied with, the compensation under the insurance may be reduced or not paid at all. If your Insured Product is to be repaired by a depot repairer, we will arrange shipping and advise you of the process at the point of claim. Prior to shipping you must ensure that all access restrictions and data on the Insured Product have been removed (e.g. passcodes, activation locks etc) where practicable.

Theft

Theft of the Insured Product must be reported to the police and a police report must be attached to the claim. In the event of theft of an Insured Product that is a Portable Product, you must always block calls and/or data traffic and report the IMEI number to the operator

without delay, unless there are special reasons. You must always make a police report within seventy-two (72) hours of discovering the theft. A complete police report must include the IMEI number (for Portable Products), the sequence of events and the date of the theft. Failure to submit a complete police report will result in forfeiture of your right to compensation under this insurance.

14. GENERAL CONTRACTUAL PROVISIONS

- (1) Changes to terms and conditions
 - (i) The Insurer may amend or waive these terms and conditions:
 - to improve the coverage of your insurance;
 - to comply with applicable laws or regulations;
 - to correct any clerical or formatting errors.
 - (ii) You will receive written notice of changes to these insurance terms and conditions at least thirty (30) days in advance by email or to your most recent address as shown in our information, unless the change is due to a change in law or regulation. If your insurance has changed due to a change in a law or regulation beyond the control of the Insurer, we may not be able to notify you thirty (30) days in advance. In that case, we will notify you as soon as practicable.
 - (iii) If the insurer changes or waives the terms of the insurance terms and conditions and you do not wish to continue your insurance, you may cancel your policy in accordance with Section 14(3) of these terms and conditions.
 - (2) Fraud
 - (i) If we make any claim payments as a result of dishonesty or deceitful behaviour by you (or by someone acting on your behalf), then you will no longer be entitled to any benefits under this policy and the insurer may claim the return of a replacement item or any cash settlement or other compensation. The insurer may take legal action against you for the return of the replacement item and any cash settlement or other compensation and may demand reimbursement of the expenses incurred.
 - (ii) You must respond honestly to any request for information we make when you take out cover under this policy or apply to renew your cover under this policy. In the event that any statement of fact you make is untrue or misleading, this may affect the validity of your policy, any claims previously paid by us, and whether it is possible for you to make a subsequent claim.
 - (iii) The insurer has a legal obligation to prevent fraud. In the event of a claim, any information you have supplied relevant to this insurance together with other information relating to the claim may be shared with other insurance companies in order to prevent fraudulent claims.
 - (3) Payment of insurance premium

The premium must be paid in advance and at the latest when the Insured receives the Insured Product. Payment of the premium in advance is a precondition for the validity of the insurance. If the policy is renewed/extended for one year, the offer will indicate the latest date for payment of the premium for the renewal/extension period.
 - (4) Cancellation of the insurance

You can cancel the insurance on the Insured Product any time.

 - (i) 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 0770-778787If 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.
 - (ii) If you wish to cancel your policy after the initial thirty (30) day period, please contact the SquareTrade Customer Service team on 0046 852500968. If you cancel your policy after the first thirty (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.
- The Insurer's right to cancel
- (5) The Insurer may cancel your policy immediately:
 - (i) Where you provide information that is untrue or misleading when you take out cover under this policy or it can be demonstrated from the relevant circumstances that you did not take reasonable care to ensure the statements you made were true, whether intentional or unintentional
 - (ii) Where this is evidence of dishonesty or deceitful behaviour by you (or by someone acting on your behalf) in relation to the cover provided under this policy
 - (iii) Where necessary to comply with applicable laws or regulations or

- (iv) When you have not paid your premium for a renewal or extension period when it falls due in accordance with Section 14(3).
- (6) The insurance ends in respect of an Insured Product:
 - (i) if the Insured dies;
 - (ii) on the date you inform us you are no longer a resident of Sweden;
 - (iii) on the date you cancel your insurance in accordance with Section 14 (4) of this document;
 - (iv) on the date the Insurer cancels your insurance in accordance with Section 14 (5) of this document;
 - (v) on the date you no longer have or own the Insured Product; or
 - (vi) otherwise at the end of the maximum cover period of sixty (60) months.
- (7) Applicable law and competent court
 - (i) The insurance contract shall be governed by Swedish law. Disputes concerning the contract shall be settled by a Swedish court. This applies even if the dispute concerns damage that occurred abroad.
 - (ii) The Insurance Contract Act also applies to this insurance.
- (8) General exclusions applying to the entire insurance
The insurance does not apply in the event of:
 - (i) War, invasion, activity or threat of foreign enemies (regardless of the declaration of war), civil war, revolution, military takeover or riot.
 - (ii) Radioactive radiation or contamination due to radioactivity from any form of nuclear fuel or from nuclear deposition storing nuclear fuel, used or spent.
 - (iii) Damage directly caused by pressure waves from aircraft or other aircraft travelling at supersonic speed.
- (9) Inaccurate information in the event of a claim
If the Insured claiming compensation under this insurance has omitted, neglected or concealed anything of significance for the assessment of entitlement to compensation, the compensation that would otherwise have been payable under the insurance may be reduced in accordance with what is reasonable in view of the circumstances.
- (10) Serious negligence or gross negligence
If the Insured causes damage or aggravates the consequences of the damage through serious negligence or gross negligence, the compensation that would otherwise have been payable under the insurance may be reduced or not paid at all.

15. PROCESSING OF PERSONAL DATA

The Insurer is Starr Europe Insurance Limited, whose registered office address is Dragonara Business Centre, 5th Floor, Dragonara Road, St Julians, Malta. Regulated by the MFSA under registration number C85380 in the policy and/or in the certificate of insurance.

Basics

Both Starr Europe Insurance Limited and SquareTrade Europe Limited act as data controllers with regard to information that we hold about you in connection with the insurance policy. To review the data protection notices please see <https://starrcompanies.com/Privacy-Policy-Malta>, or <https://www.squaretrade.se/personuppgiftlagen/>

We collect and use relevant information about you in order to provide your insurance cover or the benefits that the insurance cover provides to you and to comply with our legal obligations. This information includes details such as your name, address and contact details and any other information we collect about you in relation to the insurance cover you have. An insurance policy may involve your data being shared with, or used by, various third parties, such as insurers, insurance agents or brokers, reinsurers, claims adjusters, subcontractors, third party vendors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and mandatory insurance databases. We will only disclose your personal data in connection with the services provided to you and to the extent required and as permitted by law.

Information about other persons you provide to us

When you provide us or your insurance agent or broker with information about other people, you must provide them with this notice. This includes a company taking our insurance in the name of, and for the benefit of, an employee.

Contact us about your rights

You have rights in relation to the data we hold about you, including the right to access your data. If you would like to exercise your rights, discuss how we use your data or request a copy of our full privacy notice, please contact us. You can also contact MediaMarkt. You also have the right to complain to the relevant data protection authority, but we encourage you to contact us first.

16. DOUBLE INSURANCE

If the interest insured under this insurance is also insured under another insurance policy and there are reservations in that other insurance policy, in the event of double insurance, the same reservations also apply to this insurance. The Insured may apply to any of the insurers for compensation for his or her loss. However, the total amount

of compensation recoverable under all relevant insurance policies cannot exceed that corresponding to the damage to the Insured Product or the amount recoverable in the event of theft of the Insured Product.

17. INSURER

This insurance contract is insured by Starr Europe Insurance Limited, whose registered office address is Dragonara Business Centre, 5th Floor, Dragonara Road, St Julians, Malta is regulated by the Malta Financial Services Authority MFSA under registration number C85380

18. CONTACT DETAILS

CONTACT US

If you need to contact us, please contact us via www.squaretrade.se

Alternatively, you can also contact us for general enquiries or claims by any one of the following:

In writing (and addressed to the relevant department as below):

- For general enquiries: Customer Services Department
- For claims: Claims Department

Address: SquareTrade Europe Limited, Vision Exchange Building, Territorials Street Central Business District, Birkirkara, Malta

By phone: 0046 852500968. Lines are open 9am to 7pm Monday - Friday and 10am to 4pm Saturday, closed on Sundays and Public Holidays. To improve the quality of our service, we will be monitoring and recording all telephone calls.

By email at kundservice@squaretrade.se

To make a complaint:

In Writing and addressed to: Director - Customer Experience & Service, SquareTrade Europe Limited, Vision Exchange Building, Territorials Street, Central Business District, Birkirkara, Malta

By Telephone: 0046 852500968

By Email: complaintseu@squaretrade.com

In Store or Online: Where you purchased your Insurance product

If you wish to cancel your policy, please see below:

- 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 wish to cancel your policy after the initial 30 day period, please contact the SquareTrade Customer Service team on 0046 852500968

COMPLAINTS

SquareTrade Europe Limited (SquareTrade) aims to provide the highest quality of service to our customers at all times. We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, please contact us by using the contact details set out in the 'Contact Us' Section. We'll do our best to put things right quickly and fairly.

What happens next?

We will Acknowledge your complaint within 1 business day of receipt of your complaint. We will keep you updated on your complaint and by 15 business days we will provide you a written Final Response.

Once you have received your final response from us, and if you are still not satisfied, you have the right to refer your complaint to The Office of the Arbitrator for Financial Services (OAFS) in Malta, either directly or via Allmänna reklamationsnämnden (ARN) in Sweden.

If you prefer to liaise with ARN in the first instance, you are welcome to do so. ARN can assist with the referral to OAFS and in certain limited circumstances may be able to deal with the escalated complaint directly.

Allmänna reklamationsnämnden

Box 174

101 23 Stockholm

Telephone: 08 508 860 00

Email: arn@arn.se

Website: <https://www.arn.se/>

You can also refer your complaint directly to OAFS. OAFS is a member of FIN-NET, a network of national organisations responsible for settling consumers' complaints in the area of financial services.

https://ec.europa.eu/info/business-economy-euro/banking-and-finance/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/fin-net-network/about-fin-net_en

Contact details for OAFS will always be provided in our final response to you. They are also set out below.

The Office of the Arbitrator for Financial Services
First Floor
St Calcedonius Square
Floriana
FRN1530
Malta
Telephone: (+356) 21 249 245
E-mail: complaint.info@asf.mt
Website: www.financialarbiter.org.mt

Appeals

This procedure will not prejudice your right to take legal proceedings. However, please note that there are some instances when the OASF cannot consider complaints.

A leaflet detailing our full complaints handling procedure is available on request.

STARR
INSURANCE COMPANIES