

RAZER CARE PROGRAM BY SIMPLESURANCE

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DEMANDS AND NEEDS STATEMENT

Razer Care Program by simplesurance suits the demands and needs of customers who wish to insure their Device against accidental damage.

Razer Care Program by simplesurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance for some or all of the features and benefits provided by this Razer Care Program by simplesurance Policy. It is your responsibility to investigate this.

Allianz Assistance has only provided you with information and has not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.

ABOUT US AND OUR INSURANCE SERVICES

Allianz Assistance
102 George Street
Croydon
CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We, Allianz Assistance offer products from a single insurance company, AWP P&C SA. This is a French company properly authorised in France. We act on their behalf.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for Accidental Damage insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance and simplesurance GmbH.

simplesurance GmbH is regulated in Germany and can offer certain Insurance Distribution or Reinsurance Distribution products or services in the UK (FCA Firm reference number 742812).

Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD which is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number 311900.)

Our permitted business includes arranging Accidental Damage insurance.

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to complain about the handling of a claim you can do via your simplesurance claim homepage at ww.simplesurance.co.uk/claims and selecting "Complaint". Please select here the claim, which you want to complain about. Or email support@simplesurance.co.uk or phone 0800 358 1084 (lines are open Monday to Friday from 8am to 5pm).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0800 023 4567 or 0300 123 9 123 email complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

1. INTRODUCTION

Your contract is composed of :

- The following Policy Terms and Conditions detailing the general rules applicable to all contracts; You will find listed here the general exclusions and general conditions applicable to the cover You selected;
- Your Proof of Purchase of the insured Device; and
- The Certificate of Insurance which details Your name and address, the Period of Insurance, the start date of the insurance cover and the Premium.

Please take time to read all parts of this policy to make sure they meet Your needs and that You understand the cover provided and the general exclusions and general conditions that apply. If You wish to change anything or if there is anything You do not understand, or any statement is incorrect, please contact support@simplesurance.co.uk or phone 0800 358 1084 (lines are open Monday to Friday from 8am to 5pm).

“Razer Care Program by simplesurance” is an insurance policy covering Your insured Device in case of certain events, where We would repair or replace at Our discretion.

It is important that You retain Your original Proof of Purchase of the Device as this forms part of the contract between You and Us.

The Razer Care Program by simplesurance does not cover You for Cosmetic Damage which does not affect the functionality of the insured Device such as scratches, dents, discolouration and small cracks.

There are two types of warranty plans: (i) Essential Plan and (ii) Elite Plan, the terms of which are summarised below:

RAZERCARE PLAN		
DESCRIPTION	ESSENTIAL	ELITE
Events covered	Electrical / Mechanical failure	
	High voltage power surge	
	N/A	Accidental damage
Electrical / Mechanical effective date	Upon expiry of manufacturer's warranty	
High voltage power surge	N/A	The purchase or delivery date of the Device (whichever is the later). A waiting period of 30 days will be applied when the policy has been bought more than 7 days from the purchase of the Device
Accidental Damage effective date	N/A	The purchase or delivery date of the Device (whichever is the later). A waiting period of 30 days will be applied when the policy has been bought more than 7 days from the purchase of the Device
BENEFITS		
DESCRIPTION	ESSENTIAL	ELITE
Device	Laptops, Mobile Phones, Peripherals	
Device condition valid	New and / or Refurbished	
Repairs up to suggested retail price	Laptops, Mobile Phones, Peripherals	
Repair Parts	New or Refurbished Parts	
Replacement (if beyond economical repair)	One time (Up to Device suggested retail price minus repair cost incurred, if any)	
Applicable Replacement Device	Laptops, Mobile Phones, Peripherals	
Replacement Parts	New or Refurbished	
Replacement Type	Like for Like Device	

BENEFITS (Continued)	
Pick-up and drop-off faulty Device	Laptops, Mobile Phones, Peripherals
Claims limit	2 claims per policy
Excess for Repair or Replacement	Laptops -£75 Mobile Phones - £45 Peripherals - £20

COVERAGE DURATION (PLANS)		
DESCRIPTION	ESSENTIAL	ELITE
Laptop and Peripherals	Up to 3 years	
Mobile Phones	Up to 2 years	

OTHER INFORMATION		
DESCRIPTION	ESSENTIAL	ELITE
Transferable	Yes	
RazerCare Plan Purchase Period	Within 11 months from the purchase or delivery date (whichever is the later)	Within 30 days from the purchase or delivery date (whichever is the later)
Contract Termination	After 2 claims	
	Upon replacement of the Device, if it is beyond economical repair	
	Upon written notice of termination of the Policy Terms and Conditions within 30 days of the original purchase date	

2. IMPORTANT INFORMATION

Insurer

Razer Care Program by simplesurance is an insurance policy underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance and simplesurance GmbH. Allianz Assistance is a trading name of AWP Assistance UK Ltd. We agree to insure Your insured Device according to the Policy Terms and Conditions.

You should carefully read and retain these Policy Terms and Conditions which set out what is covered by Razer Care Program by simplesurance, how to claim and how the contract between You and Us may change and/or finish. If You have any queries please contact support@simplesurance.co.uk or phone 0800 358 1084 (lines are open Monday to Friday from 8am to 5pm).

Financial Services Compensation Scheme (FSCS)

For Your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme

arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, the law of England and Wales will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy, the courts of England and Wales shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the insurer and You do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

International Sanctions

This policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Kingdom, United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations. We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

3. DEFINITIONS

Some of the words and phrases in these Policy Terms and Conditions have specific meanings. These are explained below and have the same meaning wherever they appear beginning with a capital letter.

TERM	DEFINITION
Accidental Damage	Damage caused by an unexpected and non-deliberate event occurring at a definable time and place and impairing the functionality or safe use of the insured Device. It can be caused by a drop, fall, impact, liquid, explosion, fire or high voltage power surge.
Accessories	Additional equipment connected to the insured Device and that is included inside the insured Device's box at point of sale.
Administrator	Any party responsible for administering this Insurance policy that We may appoint from time to time.
Cooling-off Period	The period of 30 days during which You can change Your mind and cancel Your policy with a full refund of the Premium collected to that date provided no valid claims have been or will be made.
Commercial Use of Domestic Devices	The use of a household device for business purposes. Only devices which have manufacturer guidelines explicitly stating they are intended for commercial use are insurable for commercial use.
Consumable Parts	Device parts that can be replaced by You, as detailed in the manufacturer's operating guidelines, the replacement of which might be required to restore the functionality of the insured Device.
Cosmetic Damage	Any damage that does not impact the Device's safe usage or functionality including gouges, scratches, kinks, dents, discolouration, small cracks or any other cause as determined by Us.
Country of Residence	The United Kingdom where You must have Your main home and spend more than 183 days of the year.
Current Market Value	The amount determined by Us that Your Device would cost to purchase at the time of claim, in the condition that You purchased it. This amount is inclusive of VAT.
Damage to straps and bands	Damage caused to straps or bands used to secure the Device to an object or limb (e.g. watch straps).
Device	The new or refurbished item purchased: <ul style="list-style-type: none"> • up to 30 days prior to the purchase of this cover for Elite cover; or • 11 months prior to the purchase of this cover for Essential cover, which is in good working order and shown on Your Proof of Purchase as being covered under this policy.
Excess	The amount payable by You for each valid claim made under this policy. The Excess applies to each incident leading to a claim.
Faulty Software or Software/Data retrieval	A failure of performance or functionality of software on Your device; the loss of any data; or access to any data.
Gross Negligence	A voluntary disregard of the need to use reasonable care by You or by a user of the insured Device.
Limit of Liability	The Original Purchase Price of the Device, inclusive of VAT.
Mechanical and Electrical Breakdown	Failure of an internal component required for the normal use of the Device, other than by an excluded cause.
Original Purchase Price	The Retail price paid by You for the Device as shown on Your Proof of Purchase.
Peripherals	Equipment that can be connected to the insured Device, including mice, keyboards, headsets and game controllers.

Period of Insurance	The duration of the policy stated on the Certificate of Insurance subject to the Policy Terms and Conditions.
Policy Expiry Date	The date of termination of the insurance contract for Your insured Device.
Policy Start Date	The date from which Your insured Device is insured by Us as shown on the Certificate of Insurance.
Policy Terms and Conditions	This document.
Premium	The amount to be paid by You for Your policy, which includes Insurance Premium Tax at the prevailing rate.
Proof of Purchase	Your receipt, order confirmation number, or email confirmation that specifies Your insured Device. This could include a receipt or documentation from Your Reseller.
Replacement	One of the following options that We can use to replace Your original Device: (i) refurbished Device with similar functionalities to Your original Device, or (ii) new Device with similar functionalities to Your original Device, or (iii) cash settlement.
Reseller	A company or individual (merchant) that purchases goods or services with the intention of selling them rather than using them.
Retail Cost	The price You paid, less postage and packaging, for the Device covered under this policy.
Type of Cover	The classification of insurance protection provided by Your policy.
Theft or Loss	The Device being stolen; lost or left somewhere.
We/Us/Our	Allianz Assistance who administers this policy on behalf of the insurer AWP P&C S.A.
Worldwide Coverage	The degree of continuation of coverage whilst You are outside of Your Country of Residence.
You/Your	The owner of the Device covered under this policy.

4. GENERAL CONDITIONS

Razer Care Program by simplesurance is available for individuals aged 18 years or over and whose Country of Residence is the United Kingdom. Please note that during the term of Your policy the United Kingdom must remain as Your Country of Residence in order for Your insurance policy to be valid.

Razer Care Program by simplesurance is only valid for Devices purchased by You and used in accordance with the manufacturer's guidelines. You may not purchase the policy if You are aware of any existing damage or fault with Your Device.

After purchasing the Razer Care Program by simplesurance policy, We may invalidate Your policy and have no liability for any associated claims if:

- We have previously informed You that We are unwilling or unable to insure You. In this case We will refund any Premium paid by You (see Clause 9. Commencement date and Cancellation).
- You have not paid the Premium due on time (see Clause 10. Payment).
- You have made any false declarations to Us upon purchasing the policy or during the claims process (see Clause 11. How to make a Claim).
- Your Device must have a CE marking (This marking signifies that products sold in the EEA have been assessed to meet high safety, health, and environmental protection requirements).

When can I first make a claim?

The earliest date You can make a claim depends on the Claim Type. Please see the following table.

CLAIM TYPE	EARLIEST CLAIM DATE
Accidental Damage	<ul style="list-style-type: none"> From the date of purchase of your policy After the expiry of the Waiting period (if applicable)
Mechanical and Electrical Breakdown	For new Devices: After the expiry of the manufacturer's warranty.

5. SUMMARY OF RAZER CARE PROGRAM BY SIMPLESURANCE POLICY

Devices covered:

- Mobile Phone
- Tablets
- Peripherals (mice, keyboard, headsets, game controllers).

Your Certificate of Insurance gives You details of Your cover.

What is insured?

- Mechanical and Electrical Breakdown.
- High voltage power surge.
- Accidental Damage (only covered under the Elite level of cover).

FEATURES FOR ACCIDENT COVER

COVERAGE SUMMARY

Worldwide Coverage *	Covered
Replacement Options	Limited to one per policy if Your insured Device is non-repairable
Number of claims allowed	2 claims per policy
Removal of Item in case of Replacement	If We replace Your insured Device We will, if necessary, arrange for the removal of the original insured Device at Our cost excluding any de-installation or fitting costs
Cooling-off Period	30 days from the date of purchase
Waiting period	30 days to be applied when the policy has been bought more than 7 days from the purchase of the Device
Excess	Laptops -£75 Mobile Phones - £45 Peripherals - £20

* Your insured Device is covered whilst You are abroad for trips of a duration of up to a maximum of 60 consecutive days. We will service Your claim upon Your return to the Country of Residence where Your policy was purchased or via an authorised repairer whilst abroad, at Our discretion.

For all screen displays : Pixel defects such as lit or unlit pixels will be subject to the manufacturer's guidelines for allowable pixel defects as verified by Us / the Administrator authorised by Us in order to qualify as a covered failure.

6. HOW YOUR POLICY WORKS

When You submit a valid claim to Us, We will at Our discretion:

- Phones and laptops: repair or replace Your insured Device
- Peripherals: only replace.

If We accept Your claim but Your Device cannot be repaired, parts are no longer available, or the repair costs for a single repair exceed the Limit of Liability, then We will replace the insured Device or provide You with a cash settlement. Our liability for replacement or reimbursement will not exceed the Current Market Value of Your Device without depreciation.

If Your Device is replaced in accordance with these Policy Terms and Conditions, We will have fulfilled Our liability under this policy and will cancel and discharge all further obligations under this policy.

You are entitled to one replacement item during the Period of Insurance and no further claims will be accepted.

You may be required to return Your defective Device as a condition for receiving a replacement Device or reimbursement.

If We arrange for transport of Your Device as part of repair or replacement, this cost will be paid by Us.

If the Device is replaced by Us, the original Device will become Our property.

The Services are subject at all times to the following exclusions and conditions:

- a) the total coverage shall not exceed the suggested retail price of the Device and this shall apply on a cumulative/aggregated basis on all repairs and/or replacement of the Device during the Period of Insurance;
- b) the cost of a one-time replacement Device shall not exceed the suggested retail price of the Device;
- c) we have the sole option to repair or replace your Device with like kind, quality and specifications;
- d) in the event that it is more economical to replace your Device instead of repairing it, the original Device shall be replaced (subject to the limits set out in the relevant warranty plan) with a similar device. Due to technological advances, the Replacement Device may be of lower retail value than the original Device; and
- e) use of the Device is limited to personal use. Devices that have been used for commercial or other non-personal use shall be excluded from cover under these Policy Terms and Conditions.

Manufacturer's warranty

Coverages described will not replace or provide duplicative benefits during any active manufacturer's warranty period. During such period, anything covered under the manufacturer's warranty is the sole responsibility of the manufacturer and will not be considered under these Policy Terms and Conditions, even if you fail to report it to the manufacturer or if the manufacturer fails to provide coverage. These Policy Terms and Conditions provide additional benefits during the manufacturer's warranty term. If a covered Device is still within any portion of the manufacturer's warranty You should look first to the manufacturer's warranty for coverage and then to these Policy Terms and Conditions for coverages not provided by the manufacturer, if cover is provided in these Policy Terms and Conditions.

This contract may provide coverage for

1. Mechanical or Electrical Breakdown - failure of an insured Device to perform its intended function due to failure or breakdown of mechanical or electrical components, including defects in materials or workmanship and normal wear and tear; occurring during normal use of the Covered Device. Mechanical or Electrical Breakdown is only provided on those insured Devices shown on the Certificate of Insurance.
2. Additional Benefits - Accidental Damage benefit under Elite Plan:
If you purchase the services under the Elite Plan, you are entitled to the following Accidental Damage benefits:
 - You are entitled to make two (2) claims under Accidental Damage, provided if the total aggregate costs of repairs for each Device shall not exceed the suggested retail price of the Device.
 - As shown on Your Certificate of insurance, Accidental Damage coverage will be effective from the Device purchase or delivery date (whichever is the later) until the expiry date, as the case may be.
 - Claims in relation to Accidental Damage must be submitted to us within two working days of the incident causing the Accidental Damage.

7. YOUR OBLIGATIONS

- To pay any Excess due prior to arranging a repair or replacement.
- To ensure the Device is not inaccessible due to unrelated items placed in front of the Device, custom installations, hygienic reasons, safety features having been altered, or the Device being locked.
- To Install and operate the Device in accordance with the manufacturer's instructions and guidelines.
- Only incur a repair cost, incur any transportation costs (including but not restricted to shipping, logistics, postal and/or carrier costs) or incur any replacement costs once You have Our authority to do so.
- To pay the full premium in due time.
- To provide all information that We specifically request.
- For the Period of Insurance, You must, to the best of Your ability, keep the insured Device in good working order, and take reasonable care to prevent or, at least, minimise the risk of damage or loss.
- If the Device becomes damaged or destroyed during the term of the insurance agreement, You must, as soon as reasonably practical notify Us and, where necessary, provide Us with the Device (including any accessories included in the delivery of the damaged Device) so that We may examine it.
- If costs are incurred due to false or untruthful information, which would otherwise not have arisen had the information provided been accurate, We reserve the right to demand payment of these costs.

8. EXCLUSIONS

The following events are excluded from the cover in addition to any damage caused to Your Device either directly or indirectly from the events.

- Any Claim submitted during any waiting period.
- A pre-existing condition or damage known to You ("pre-existing condition" refers to a condition that within all reasonable mechanical or electrical probability, relates to the mechanical fitness of the Device before the Policy Start Date
- Any Claim for service to or replacement of the covered Device without Our prior authorisation.
- Failure or damage of non-operational components, such as but not limited to: case or body housings and frames, wheel covers, cabinets and cabinet frames, decorative finishing, door liners, glass, handles, knobs, masks, racks, rollers or wheels, shelves, drawers, and cosmetic damage that does not impede the functionality of the covered Device.
- Claims when Your Device has a serial number or IMEI number removed, defaced or altered.
- Theft or mysterious disappearance, unforeseen disappearance or vandalism of or to the covered Device.
- Rust, corrosion, warping, bending, damage caused by animals, animal inhabitation or insect infestation.
- Operation outside the manufacturer operational or environmental specifications.
- Device upgrades.
- Any incomplete in-warranty repair.
- Installing or re-purchasing any Devices content such as including, but not limited to, data, music, photos, apps or software to the replacement insured Device.
- Unauthorised access, or modification of, any covered Device or part or component thereof, including integrated computers and computer software, whether physically or remotely, by any third party, including, but not limited to, hacking, malicious software, or any modification or alteration to computer software outside of the manufacturer's original purpose.
- Improper removal or installation of replaceable components, modules, parts or peripherals and/or installation of incorrect parts.
- Periodic or preventative maintenance.
- Lack of providing manufacturer's recommended maintenance or operation/storage of the covered Device in conditions outside manufacturer specifications, or use of the covered Device in such a manner as would void coverage under the manufacturer's warranty, or use of the covered Device in a manner inconsistent with its design or manufacturer specifications.
- Adjustment, manipulation, modification, removal or unauthorised repairs of any internal component/part of a covered Device performed by anyone other than a service centre/technician authorised by Us.
- Any kind of manufacturer recall or rework order on the covered Device, of which the manufacturer is responsible for providing, regardless of the manufacturer's ability to pay for such repairs.
- Any consumer replaceable items designed to be replaced over time during the life of a covered Device; including, but not limited to: lamps, bulbs, housings, fuses, fluids, hoses, batteries, belts, connectors, filters, bags, lint screens, adaptors and remote controls not sold separately.
- You acting illegally or breaking any government prohibition or regulation.
- Damage as a result of wear and tear, erosion, corrosion or other deterioration caused by or naturally resulting from ordinary use or exposure including but not limited to gradually developing flaws or fractures.
- Any damage or fault caused whilst Your Device is in the possession of a courier/postal company or any other form of delivery service where the service is not provided as part of the repair as appointed by Us.

- Damage caused by external events such as storms; natural forces; nuclear energy; and land subsidence.
- Damage caused by or arising from, but not limited to, an electro-magnetic pulse, whether man-made or naturally occurring, nuclear reaction or contamination from nuclear weapons or radioactivity, seepage, pollution or contamination or damage caused by war, invasion, revolution or natural catastrophe.
- Damage to any Device directly or indirectly caused by ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.
- Damage to any Device of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear and/or any act deemed by the government of the Country of Residence to be an act of terrorism.
- Damage caused by pressure waves from aircraft and other flying devices travelling at or above the speed of sound.
- Damage or loss of functionality caused by a computer virus; similar malicious programming or Hacking. These include but are not limited to viruses; Trojan horses; worms and logic bombs.
- Any cost arising directly or indirectly caused by or contributed to or arising from pollution or contamination. This exclusion shall not apply to cost arising from pollution or contamination of insured Device caused directly by an occurrence which is insured by this policy.
- Repairs to any Device determined to be counterfeit by Us, or any replacement or costs associated with the confiscation of counterfeit items.
- Any insured Device purchased outside the UK.

9. COMMENCEMENT AND CANCELLATION

Razer Care Program by simplesurance Policy will come into force at 00:00 hours on the Policy Start Date and it will end at 23:59 on the Policy Expiry Date unless cancelled in accordance with these Policy Terms and Conditions.

How can You cancel Your policy?

- You have 30 days from the date of receiving your policy documents, to ensure that they meet your requirements.
- If You wish to cancel the policy during this period, You should contact simplesurance GmbH by emailing support@simplesurance.co.uk or calling 0800 358 1084 (lines are open Monday to Friday from 8am to 5pm).
- No Premium will be refunded if You have made a claim before You asked to cancel the policy within this 30 day period. You may still cancel the policy after this 30 day cancellation period, but no refund will be made.

When will the policy end?

- If neither party has cancelled the policy, it will end on whichever is the earlier of the following dates:
 - the Policy Expiry Date shown on the Certificate of Insurance, or;
 - the date You reach the Limit of Liability. In this case no refund of the Premium will be due.

Can the policy be renewed?

- At Our option, Your policy may be renewed; however, We are not obliged to offer You another policy or a renewal of this policy upon expiry of this policy or to accept a policy order, in the event You submit one.

When can We cancel Your policy?

- Where We have grounds to do so (such as You not paying the Premium in full), We may cancel Your policy (on immediate notice or by giving advance notice) in writing. In such circumstances We will allow a pro-rata refund of the unexpired months of any paid Premium minus any claims costs already incurred.
- We may also cancel Your policy on immediate notice in writing to You, where You;
 - have misled Us through dishonesty or incomplete information when taking out Your policy; or
 - have purposely misrepresented or failed to disclose any facts to Us; or
 - have committed fraud, cheated or deceived Us.
 In such circumstances We will not return any of the Premium to You.

Can the policy be transferred to someone else?

- You may transfer this policy when You transfer the insured Device to someone else aged 18 years or over whose Country of Residence is the United Kingdom, subject to acceptance by Us. If We accept the new policyholder, they will be covered for the remainder of the Period of Insurance.
- You must notify Us of the transfer as soon as possible. You must provide the name, address and email address of the new owner. You must provide the new owner with these Policy Terms and Conditions and the Proof of Purchase of the insured Device and notify them of the number of claims, if any, which You have made.

- You must advise the new owner to contact Us in order to provide their explicit consent and acceptance to the transfer and these Policy Terms and Conditions in order to finalise the transfer of Your policy.

10. PAYMENT

You must pay the Premium. The Premium is paid upfront at the time of purchasing the policy. If We have not received

11. HOW TO MAKE A CLAIM

You can contact www.simplesurance.co.uk/claims or email support@simplesurance.co.uk or phone 0800 358 1084 (lines are open Monday to Friday from 8am to 5pm).

When You contact Us We will let You know what information We need from You to claim and how Your claim will be processed. At a minimum We will request:

- Evidence that Your insured Device is insured with Us (e.g. Your policy number, which can be found on Your Certificate of Insurance);
- A description of the incident causing you to claim for Your insured Device; and
- Proof of Purchase of the insured Device
- In the case of Accidental Damage We also may require a photograph of the damage

How is the claim determined and covered?

- We will let You know as soon as possible if We can settle Your claim after We have reviewed it. If Your Device is repaired without Our prior approval We may reject or reduce the amount paid out on settlement of Your claim.
- You must make Your claim fully and truthfully.
- You must retain the original invoice, receipts and any supporting documentation of Your purchase of the insured Device. We will request that You provide these as Proof of Purchase.
- Where another person or legal entity is liable for anything covered by Your policy, We are entitled to request cover directly from that other party or We may recover the costs We incurred (i.e. for repairing or replacing the item).

Ensuring You contact Us in a timely manner: We ask that You report Your claim as soon as possible so that the insured Device can be repaired and does not deteriorate further (2 days for Accidental Damage). If there is an unreasonable delay between the occurrence of the incident causing the claim and You notifying Us, We may adjust Your claim settlement where Our obligations are considered to have increased due to the delay.

Sending Your insured Device or information: We will keep Your claim active for 60 days to enable You to send Your insured Device to Us and/or provide any additional information requested from You. If You have not provided the insured Device and/or the additional information to Us after 60 days You will need to re-register Your claim from the beginning with Us.

Can the policy be transferred to a brand new Device?

The policy cannot be transferred to a new Device.

the Premium You will not be covered and Your policy will not be valid.

Preventing false declaration and non-disclosure

- You must provide Us with complete and accurate information when purchasing the policy and making a claim. We may not provide cover if You provide Us with incorrect or incomplete information. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.
- If You or anyone acting on Your behalf makes a claim which is in any way false, exaggerated or fraudulent or supports a claim with any false, exaggerated or fraudulent statement relating to the insurance risk or document, You will lose all benefit and any Premiums You have paid for the policy. We may also recover the cost of any successful claims We have settled under this policy and later discover to be fraudulent. If You fraudulently provide Us with false information, statements or documents, We may record this on anti-fraud databases and may also notify the police or other organisations.

Multiple insurances

- If You are entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation You should notify Us, as it may invalidate Your claim. However, We will cover You, where eligible under this policy, for damage which is not covered by the other insurance policy, public scheme or legal obligation arising from a law or a regulation.
- If We do provide cover up front at Your request, You assign Your right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to Us.
- If You have more than one insurance that covers You for the same loss, You should only submit the claim to one insurer and provide details of any other insurance to that insurer. They will then contact anyone else who would have insured the event for a contribution towards the costs.

12. MAKING AN ENQUIRY OR COMPLAINT

If You wish to complain about the handling of a claim You can do via Your simplesurance claim homepage by selecting "Complaint". Please select here the claim, which You want to complain about.

Visit www.simplesurance.co.uk/claims or email support@simplesurance.co.uk or phone 0800 358 1084 (lines are open Monday to Friday from 8am to 5pm).

For queries or complaints about the terms of this policy please write to Allianz Assistance Customer Service, Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.

Email: customersupport@allianz-assistance.co.uk

Please supply Us with Your name, IMEI number or Certificate of Insurance number as this will help Us to deal with Your complaint in the shortest possible time.

If You are not satisfied with Our final response You can refer the matter to the Financial Ombudsman Service for independent arbitration.

Visit: www.financial-ombudsman.org.uk

Write to:
Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Call: 0800 023 4567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

13. PRIVACY NOTICE

We care about Your personal data.

This summary below and Our full privacy notice explain how Allianz Assistance protects Your privacy and uses Your personal data.

Our full privacy notice is here: www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Us at:
Customer Service (Data Protection)
Allianz Assistance
102 George Street
Croydon
CR9 6HD.

How will We obtain and use Your personal data?

We will collect Your personal data from a variety of sources including:

- Data that You provide to Us; and
- Information You provide simplesurance in order to administer this policy (for example should any claims arise.) You can find out more about how simplesurance process your data at: <https://www.simplesurance.co.uk/privacy/>; and
- Data that may be provided about You from certain third parties, such as retailers of Your Device and authorised repairers.

We will collect and process Your personal data in order to comply with Our contractual obligations and/or for the purposes of Our legitimate interests including:

- Entering into or administering contracts with You;
- Informing You of products and services which may be of interest to You.

Who will have access to Your personal data?

We may share Your personal data:

- With public authorities, other Allianz Group companies,

industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;

- With other service providers who perform business operations on Our behalf;
- Organisations who We deal with which provide part of the service to You such as retailers and authorised repairers;
- To meet Our legal obligations including providing information to the relevant ombudsman if You make a complaint about the Product or service that We have provided to You.

We will not share information about You with third parties for marketing purposes unless You have specifically given Us Your consent to do so.

How long do We keep Your personal data?

We will retain Your personal data for a maximum of seven years from the date the insurance relationship between Us ends. If We are able to do so, We will delete or anonymise certain areas of Your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will Your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) or European Economic Area (EEA).

Whenever We transfer Your personal data outside the UK or EEA to other Allianz Group companies, We will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, We take steps to ensure that personal data transfers outside the UK or EEA receive an adequate level of protection.

What are Your rights in respect of Your personal data?

You have certain rights in respect of Your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that We restrict any processing concerning You, or withdraw Your consent where You previously provided this;
- Request that We stop processing it, including for direct marketing purposes;
- Request that We update it or delete it from Our records;
- Request that We provide it to You or a new insurer; and
- To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can You contact Us?

If You would like a copy of the information that We hold about You or if You have any queries about how We use Your personal data, You can contact Us as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com or at dataprivacy.fos.gb@allianz.com

This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance and simplesurance GmbH. simplesurance GmbH is regulated in Germany and can offer certain Insurance Distribution or Reinsurance Distribution products or services in the UK (FCA Firm reference number 742812).

Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD. Registered in England number 1710361.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number 311900.)

AWP P&C SA is authorised in France and the United Kingdom, and has limited regulation from the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Assistance and simplesurance GmbH acts as an agent for AWP P&C SA for receiving money from customers, settling claims and handling premium refunds.