

Customer information sheet for reporting a claim

Helvetia Electronic Device Insurance:

Report a claim – quickly and easily

Please follow the steps below to report a claim covered by the insurance:

Report the claim online as soon as possible at: www.helvetic-warranty.ch

You will need the following documents to report a claim:

- Insurance policy
- IMEI or serial number of the insured device
(this information is indicated on the device, the packaging or the insurance policy)
- Photos of the damaged device

If you need help reporting a claim online, you can contact us as follows:

Claims hotline: +41 44 563 62 13

Opening hours: Monday to Friday, 9 a.m. to 6 p.m.

If the damage is covered, Helvetic Warranty will initiate the necessary steps for processing it.

Important:

Please note that the damage must be checked by Helvetic Warranty beforehand. If a repair takes place without prior approval from Helvetic Warranty, benefits may be refused or reduced.

Customer information on Helvetia collective insurance for electronic devices (January 2024 edition)

Insurer/Policyholder	<p>A collective insurance agreement (hereinafter the “Collective Insurance Agreement”) has been entered into between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland (hereinafter “Helvetia”) as the Insurer and Digitec Galaxus Ltd, Pfingstweidstrasse 60b, 8005 Zurich, 8005 Dietlikon, Switzerland (hereinafter “Digtec Galaxus”) as the Policyholder.</p> <p>The collective insurance agreement provides for certain insurance benefits.</p>
Risk carrier	<p>The risk carrier for all agreed components of this insurance is:</p> <p>Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland.</p>
Responsibility for claim handling	<p>The party responsible for handling any claims on behalf of Helvetia is:</p> <p>Helvetic Warranty GmbH, Industriestrasse 12, 8305 Dietlikon, Switzerland.</p>
Insured person	<p>Customers of Digitec Galaxus may join the collective insurance agreement. The claim to insurance thus granted applies exclusively in relation to Helvetia.</p>

Standard Terms of Helvetia Electronic Device Insurance (January 2024 edition)

Standard Terms of Insurance (STI) for the Collective Insurance Agreement between Helvetia Swiss Insurance Company Ltd ("Helvetia") as the Insurer and Digitec Galaxus Ltd ("Digitec Galaxus") as the Policyholder.

1. Insured item

The insurance covers the device specified in the insurance policy with the make, model and IMEI or serial number (hereinafter "Insured Item") against insured events up to the maximum compensation.

If the Insured Item is replaced pursuant to a warranty claim (manufacturer's and vendor's warranty), the insurance coverage shall become applicable for the new item. The duration of the insurance shall remain unchanged and not be extended.

2. Purchase, commencement and duration of insurance

The insurance coverage commences at the time of purchase of the Insured Item (as shown on the purchase receipt) and ends:

- upon expiration of the selected insurance period of 12 or 24 months;
- in the event of a total loss occurrence.

3. Revocation of insurance

The insurance may be revoked within 30 days after formation, provided that no claim has been reported in the interim. The insurance terminates upon notice of revocation. Premiums already paid are refunded to the insured person.

4. Number of warranty claims covered:

The insurance covers the following number of insured events (see section 11) during the insurance period (see section 2):

- For an insurance period of 12 months: two (2) insured events;
- For an insurance period of 24 months: three (3) insured events.

The above applies regardless of the cause that led to the insured event (without prejudice to section 2 – insurance period terminates in the event of a total loss occurrence).

5. Person covered / beneficiary

Upon the occurrence of an insured event, the person who joins the collective insurance contract and holds the insurance policy and purchase agreement indicating the formation of the insurance contract and the insured electronic items is eligible for coverage and benefits. The insured person must be a permanent resident of Switzerland or the Principality of Liechtenstein.

6. Territorial scope

The insurance coverage is valid worldwide.

7. Prerequisite for insurance coverage

The following criteria for insurance coverage are prerequisites for each Insured Item:

- The Insured Item must be owned by the insured person or by another person residing in the same household as the insured person.
- The Insured Item must have been acquired in Switzerland.
- The insurance premium has been paid to Digitec Galaxus in accordance with the insurance policy.

8. Sale of the Insured Item

If the Insured Item is sold, the insurance coverage shall pass to the lawful buyer along with ownership of the Insured Item, provided the buyer resides in Switzerland or the Principality of Liechtenstein.

9. Sum insured

The sum insured is the purchase price of the Insured Item (without deducting any discounts or special offers).

10. Maximum Compensation

The maximum benefit to be provided by Helvetia per claim is limited to the sum insured.

11. Insured events

The insurance covers damage to or destruction of the Insured Item resulting from a sudden or unforeseen external impact resulting from:

- moisture or liquids (but excluding high water and flooding);
- violent impact (e.g. a fall), damage caused by sand, short circuits or overvoltage that impairs the functioning of the Insured Item.

This list is exhaustive.

12. Insurance benefits

In case of a loss occurrence, Helvetia shall pay the following compensation in the form of indemnity insurance:

• In the event of a partial loss:

For TV sets: the cost of repair up to a maximum of the current value of the Insured Item at the time of the loss. TV sets with a screen diagonal of 50 inches or more will be picked up at the place of installation for repair and returned there upon completion of repair. In such cases, all transport shall take place at Helvetia's risk and expense. If the location cannot be reached by motor vehicle (e.g. because it is in a car-free zone, can be reached only by cable car, etc.), the insured person must bear the additional costs incurred. The insured person has no additional entitlement to deinstallation of the Insured Item. The insured person is responsible for deinstalling the Insured Item, thereby enabling Helvetic Warranty to pick up the defective item. The insured person is likewise responsible for the subsequent reinstallation of the Insured Item. There is an option of replacement instead of repair. The choice between repair or replacement for the purposes of this clause shall be made at the discretion of Helvetia and Helvetic Warranty.

For large electrical appliances: the cost of repair up to a maximum of the current value of the Insured Item at the time of the loss. In the case of large electrical appliances (such as refrigerators, freezers, washing machines, clothes dryers, ovens and dishwashers), repair is performed free of charge at the place of installation in Switzerland. If the location cannot be reached by motor vehicle (e.g. because it is in a car-free zone, can be reached only by cable car, etc.), the insured person must bear the additional costs incurred. If repair is not possible without removing the permanently installed Insured Item, the insured person has no additional entitlement to deinstallation of the Insured Item. The insured person is responsible for deinstalling the Insured Item, thereby enabling Helvetic Warranty to repair the defective item. The insured person is likewise responsible for the subsequent reinstallation of the Insured Item. There is an option of replacement instead of repair. The choice between repair or replacement for the purposes of this clause shall be made at the discretion of Helvetia and Helvetic Warranty.

For all other devices: the cost of repair up to a maximum of the current value of the Insured Item at the time of the loss. Such Insured Items shall be sent by the insured person to Helvetic Warranty's contractual repair centre for repair. The insured person shall bear the cost of sending in the device, whereas the costs of return shipment shall be borne by Helvetia. There is an option of replacement instead of repair. The choice between repair or replacement for the purposes of this clause shall be made at the discretion of Helvetia and Helvetic Warranty.

- **In the event of a total loss:** Compensation in the form of a Digitec Galaxus voucher of the value of the insured device after depreciation of the original purchase price in accordance with the following table (current value). If such compensation in the form of a Digitec Galaxus voucher would be uneconomical, then the customer shall receive a replacement item of the same type and quality. Helvetia and Helvetic Warranty are responsible for assessing whether the compensation described by this clause would be economical or not.

In the event of a total loss, the Insured Item shall become the property of the insurer and be delivered to Helvetic Warranty on request before the insurance benefit is paid. The insured person shall bear the costs of shipment of the item. A total loss is deemed to exist if repair of the Insured Item is not technically possible or would be uneconomical. A repair is deemed uneconomical for the purposes of these terms of insurance if the resulting costs would exceed the current value/the costs of a replacement item of the same type and quality.

The current value is defined as follows (in months):

Mobile telephones

Age of the Insured Item in months	Maximum compensation as a percentage of the original purchase price (current value)
0 – 6	100%
7–12	80%
13–24	60%

All devices other than mobile phones

Age of the Insured Item in months	Maximum compensation based on the original purchase price
0–6	100%
7–12	85%
13–24	70%

Any disposal costs (particularly transport and travel costs) are to be borne by the insured person.

The insured person is not entitled to any claims against Digitec Galaxus.

13. Deductible

In the event of a loss occurrence, the insured person shall pay a deductible based on the tables below, payable in advance by credit card or bank transfer to Helvetic Warranty. If the claim is rejected, the deductible shall be refunded.

Mobile telephones

Purchase price	Deductible
CHF 0 – 199.95	CHF 20
CHF 200 – 299.95	CHF 30
CHF 300 – 399.95	CHF 40
CHF 400 – 499.95	CHF 50
CHF 500 – 599.95	CHF 60
CHF 600 – 699.95	CHF 70
CHF 700 – 799.95	CHF 80
CHF 800 – 899.95	CHF 90
CHF 900 – 999.95	CHF 100
CHF 1,000 – 1,499.95	CHF 150
CHF 1,500 – 2,500	CHF 200

All devices other than mobile phones

Purchase price	Deductible
CHF 0 – 199.95	CHF 20
CHF 200 – 299.95	CHF 30
CHF 300 – 449.95	CHF 40
CHF 450 – 599.95	CHF 50
CHF 600 – 749.95	CHF 60
CHF 750 – 999.95	CHF 75
CHF 1,000 – 1,499.95	CHF 100
CHF 1,500 – 1,999.95	CHF 150
CHF 2,000 or more	CHF 200

14. Exclusions

The policy does not cover damage or defects:

- that occurred prior to the commencement of the insurance term;
- resulting from the Insured Item being left behind, misplaced, lost or stolen;
- resulting from fire or natural forces;
- as a consequence of an official order, confiscation or strike;
- covered by the warranty or liability of the manufacturer or vendor;
- to the casing or external parts of the Insured Item insofar as these do not impair the functioning of the insured item;
- attributable to excessive use of the Insured Item (e.g. commercial use);
- attributable to the failure to use the Insured Item in accordance with the manufacturer's instructions;
- resulting from failure to follow the operating instructions, loss of data, software damage and damage caused by computer viruses;
- caused by repair, maintenance, restoration or cleaning work performed or commissioned by the insured person;
- resulting from assembly errors attributable to a technician not commissioned by the manufacturer or seller;
- if the insured person is unable to make the damaged item available;
- attributable to gross negligence or intentional acts by the beneficiary;

- the repair of which is not handled via Helvetic Warranty;
- resulting from alterations made to the Insured Item that were not approved by the manufacturer or seller;
- that are covered under other insurance contracts;
- if the insured person cannot provide the IMEI or serial number of the Insured Item;
- attributable to inadequate maintenance or failure to comply with the manufacturer's maintenance recommendations;
- caused by monitor burn-in;
- that are directly attributable to ageing, wear and tear or excessive deposits of dirt or other residues;
- due to vandalism;
- if the serial numbers were intentionally removed or modified;
- caused by armed conflict, acts of terrorism or unrest of any sort and any countermeasures taken;
- caused by natural disasters.

The following are also not covered:

- costs of inspection whenever no insured damage is detectable on the insured device;
- costs of recovering data, software, information or music stored on the Insured Item;
- damage and costs that lead to a recall campaign by a manufacturer.

15. General obligations

The insured person shall procure and follow the operating and maintenance instructions of the manufacturer of the Insured Item.

16. Obligations in the event of a claim

Helvetic Warranty must be notified of all claims without delay (no later than 14 days after they become known) via one of the following means of communication; where requested, the online claims form must also be completed.

- Telephone: +41 44 563 62 13
- Website: www.helvetic-warranty.ch

In addition, the insured person:

- must provide the IMEI/serial number of an insured item and, on request, submit proof of purchase and photos of the device;

17. Claims adjuster

Claims are processed exclusively by Helvetic Warranty. The insured person is not entitled to any claims against Digitec Galaxus .

18. Breach of obligations

Benefits may be reduced or refused if statutory or contractual obligations are breached. This does not apply if the breach is deemed to have been involuntary given the circumstances or if it can be proven that the breach had no influence on occurrence of the insured event or on the amount of the benefits payable by Helvetia.

19. Other insurance covers and liability

Any other insurance contracts in force at the time of occurrence of the loss event and covering the same risks as those insured under this policy take precedence.

Helvetia will provide benefits under these STI only in cases where other insurance contracts provide no or only partial benefits.

If a liable party has to pay the costs of the insured event, their obligation to indemnify takes precedence over the obligation to pay benefits as stipulated in this contract. If the liable party refuses to pay and if an indemnifiable loss event exists in accordance with these STI, Helvetia will make an advance payment under these STI and assume the insured person's rights in respect of the liable party. Any subtraction of the deductible or differences in deductibles and reductions due to gross negligence, breach of obligations, underinsurance or differing valuations in the event of a claim will not be compensated under these STI.

20. Data processing

Helvetia:

Helvetia processes personal data only to the extent necessary for the performance of the contract and to handle claims and benefits. Data may also be processed to streamline administration, optimise products and perform statistical analyses. Personal data is stored either physically or electronically for as long as is necessary to fulfil the processing purposes. If necessary, personal data is passed on to commissioned data processors and third parties involved (particularly to previous insurers, co-insurers and reinsurers, and to other insurers involved in Switzerland and abroad, as well as to domestic and foreign companies of Helvetia). Helvetia may also obtain pertinent information, especially on past claims experience, from government offices and other third parties.

You can find further, up-to-date information on data processing at <http://www.helvetia.ch/privacy>.

Digitec/Galaxus: The processing of personal data by Digitec Galaxus in connection with processing of the insurance and claim handling is based on the Digitec Galaxus privacy policy. The Digitec Galaxus privacy policy is available online, currently at <https://www.galaxus.ch/de/guide/22>

21. Place of jurisdiction and governing law

The place of jurisdiction for all disputes arising out of or in connection with this contract is, optionally, Helvetia's domicile (St. Gallen, Switzerland) or the insured person's place of residence. These STI are governed by Swiss law, to the exclusion of the conflict of law rules and applicable state treaties