

Customer information sheet for reporting a claim in a Mobile Protection case

Mobile Protection:

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:

- Purchase receipt from Interdiscount
- IMEI or serial number of the insured device
(This can be found on the device or packaging, and sometimes on the purchase receipt)
- Photos of the damaged device

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

Claims hotline: 0848 600 888

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 repairs to be carried out.

Important:

Please note that the damage must first be inspected by Helvetic Warranty.

If a repair takes place without prior approval from Helvetic Warranty, benefits may be refused or reduced.

Customer Information Collective Insurance Mobile Protection (February 2023 edition)

Policyholder	<p>A collective insurance agreement (hereinafter “collective insurance agreement”) has been concluded between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen (hereinafter “Helvetia”) as the insurer and Helvetic Warranty GmbH, Industriestrasse 12, 8305 Dietlikon (hereinafter “Helvetic Warranty”) as the policyholder.</p> <p>The collective insurance agreement provides for certain insurance benefits in connection with Mobile Protection.</p>
Risk carrier	<p>The risk carrier for all agreed components of this insurance is:</p> <p>Helvetia Swiss Insurance Company Ltd</p>
Responsibility for insurance and claims processing	<p>Responsibility for this insurance and the processing of any claims lies with:</p> <p>Helvetic Warranty GmbH, Industriestrasse 12, 8305 Dietlikon, Switzerland.</p>
Insured person	<p>Customers of Interdiscount may join the collective insurance agreement. The claim to insurance thus granted applies exclusively in relation to Helvetia.</p> <p>Customers who have taken out Mobile Protection when purchasing a device are covered by this insurance and entitled to make claims under it.</p>

Standard Terms of Insurance for Mobile Protection (02/2023 edition)

Standard Terms of Insurance (STI) for the collective insurance agreement between Helvetia Swiss Insurance Company Ltd. (Helvetia) as the insurer and Helvetic Warranty GmbH (Helvetic Warranty) 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.

During the insurance period (section 2), the insurance also covers a replacement device in the event of the insured item being replaced under a statutory warranty or contractual guarantee.

2. Commencement and duration of insurance

The insurance cover commences at the time of purchase of the insured item (as shown on the purchase receipt) and ends:

- a) after the chosen period of 12 or 24 months
- b) In the event of a total loss

3. Revocation of insurance

The insurance may be revoked by the insured person within 7 days of the purchase date of the insured item, provided no claims have been reported in the interim. The insurance ends upon issue of the notice of revocation. Premiums already paid are refunded to the insured person.

4. Number of claims per insurance year

During the insurance period (section 2) the insurance covers the following number of insured events (section 8):

- a) for an insurance term of 12 months: one (1) insured event;
- b) for an insurance term of 24 months: two (2) insured events. This is irrespective of the cause that led to the insured event (subject to section 2 letter b)

5. Territorial scope

The insurance cover is valid worldwide.

6. Insured person

The person named in the insurance policy is covered by this insurance and entitled to make claims under it. They must be resident in either Switzerland or the Principality of Liechtenstein.

7. Change of ownership

If the insured item is sold, the insurance cover also applies to the rightful purchaser, as long as they are resident in Switzerland or the Principality of Liechtenstein.

8. Insured events

The insurance covers damage to or destruction of the insured item due to a sudden or unforeseen external impact as a result of:

- a) Damp or liquids (but excluding high water and flooding)
or
- b) Violent impact (e.g. fall), damage due to sand, short circuit or overvoltage that impairs functioning of the insured item.

This list is exhaustive.

9. Insurance benefits

In the event of a partial loss:

The repair work to be carried out by Helvetic Warranty up to a maximum of the purchase price (without subscription in the case of mobile phones) of the insured device at the time of the damage. Helvetic Warranty offers the option of a replacement instead of a repair.

In the event of a total loss or if a repair would be uneconomical:

Compensation in the form of an Interdiscount voucher to the value of the insured device after depreciation of the original purchase price in accordance with the following table (current value). If such payment is uneconomical, the customer will receive a replacement device of the same type and quality. Helvetia and Helvetic Warranty are responsible for determining whether the compensation is uneconomical within the meaning of this provision.

In the event of a total loss, the device becomes the property of the insurer and must be delivered to Helvetic Warranty on request before the insurance compensation is paid. If the device is damaged such that it cannot be repaired or repair is uneconomical, this is deemed to be a total loss. Under these terms of insurance, repair is considered to be uneconomical if the resulting costs exceed the current value in accordance with the following table.

Age of device in months	Maximum compensation limit, percentage of original purchase price
0–6 months	100%
7–12 months	85%
13–24 months	70%

Insured event: Misuse of mobile phone to make calls

If the insured item is stolen and the insured person incurs connection costs as a result of the misuse of mobile data (calls, text messages, MMS, data transfer and transmission, uploading and downloading data, etc.) in the time between the theft and it being reported to the provider (blocking) Helvetia will reimburse these as insurance against loss, up to a maximum amount of CHF 3,000. The obligation to pay benefits shall not apply if the theft is not reported to the provider within 24 hours and the SIM card blocked and the theft is not reported to the applicable police station. The insurance does not cover the cost of blocking and replacing the SIM card or for prepaid credit.

10. Exclusions

The policy does not cover damage to or loss of the insured item:

- that is covered by statutory warranty or the contractual guarantee of a third party (e.g. the manufacturer or seller);
- that is covered under other insurance contracts;
- to the casing or external parts of the insured item insofar as these do not restrict the functioning of the insured item;
- resulting from assembly errors attributable to a technician not commissioned by the manufacturer or seller;
- resulting from alterations made to the insured device that were not approved by the manufacturer or seller;
- attributable to the failure to use the insured device in accordance with the manufacturer's instructions;
- that is directly attributable to ageing, wear and tear or excessive deposits of dirt or other residues;
- due to vandalism;
- caused by grossly negligent or intentional behaviour on the part of the beneficiary;
- caused by repair, maintenance, restoration or cleaning work;
- due to failure to observe the instructions for use, to loss of data or software damage;
- if the insured person cannot provide the IMEI or serial number of the insured device;
- as a result of the device being left behind, misplaced, lost or stolen;
- due to fire or natural forces;
- due to armed conflict, acts of terrorism or unrest of any sort and to any countermeasures taken, or due to natural disasters;
- if the insured person is unable to make the damaged item available;
- as a consequence of an official order, confiscation or strike;
- that occurred prior to the inception of insurance;
- the repair of which is not handled via Helvetic Warranty.
- in case of burn-in damage to displays.

The following are also not covered:

- checking costs in cases where no insured damage to the device is found.
- the cost of replacing data, software, information or music stored on the device;
- damage to the battery that was not caused by the insured event.

11. Deductible

In the event of a claim, the insured person must bear a deductible in accordance with the insurance policy of at least CHF 79.00, which must be paid in advance to Helvetic Warranty by credit card or bank transfer. Upon receipt of this deductible, Helvetic Warranty will take the necessary steps to settle the claim. If the claim is rejected, the deductible will be reimbursed.

12. Claims adjuster

Claims are processed solely by Helvetic Warranty, Industriestrasse 12, 8305 Dietlikon, Switzerland.

13. 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.

- Tel.: 0848 600 888
- Website: www.helvetic-warranty.ch

In addition, the insured person:

- must provide the IMEI/serial number of an insured device and, on request, submit proof of purchase and a photo of the device.
- must report the misuse of calls to the responsible police authority within 24 hours and request a police report;
- have the SIM card blocked by the mobile phone provider within 24 hours of noticing the theft;
- submit a detailed bill from the mobile phone provider showing the costs incurred from the fraudulent calls.

14. Breach of obligations

Compensation 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 compensation payable by Helvetia.

15. Other insurance cover 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 compensation 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 associated with the insured event, their liability to pay compensation takes precedence over the duty to pay compensation 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. The subtraction of the deductible or deductible differences 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.

16. Data processing

Helvetia processes personal data only to the extent necessary for processing the contract, claims and compensation. Furthermore, data may be processed for the purpose of administrative simplification, product optimization, statistical evaluations and marketing (e.g. newsletters, events, competitions, profiling, invitations, vouchers, etc.). 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 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>.

17. Place of jurisdiction and applicable law

The place of jurisdiction for all disputes arising out of or in connection with this insurance is either Helvetia's domicile (St. Gallen, Switzerland) or the insured person's place of residence. This insurance is governed by Swiss law.