

Insurance Smartphone Omnium

Information document concerning the insurance product



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Please note: this information sheet has been prepared to provide an overview of the main coverages and exclusions. To get a complete picture of all coverages and exclusions, please consult the general terms and conditions.

Which type of insurance is this?

This is an insurance that can be taken out for damage or theft to your smartphone with a Proximus SIM card connected to a Proximus mobile subscription against monthly payments.

Which device is insured?

The User's new mobile telephone (smartphone), which meets the following conditions:

- at the latest thirty (30) days before the conclusion of the Agreement, it must have been purchased in Belgium and be the property of the User;
- at the time of the Claim, it must contain the Proximus SIM card, or activated e-SIM, linked to the mobile subscription on which the Smartphone Omnium option was activated by the Insured ;
- thirty (30) days prior to the Claim, it must have been used at least fifteen (15) days with the mobile subscription on which the Smartphone Omnium option was activated by the Insured;
- Mobile phones purchased less than thirty (30) days prior to the Claim must also have been used with the mobile subscription in the period after the Insured activated the Smartphone Omnium option on it and prior to the date of the Claim.

If it does not concern a new mobile phone (smartphone) of the User, but it was purchased in Belgium more than thirty (30) days before the conclusion of the Agreement and it is owned by the User, it must;

- still be covered by the original factory warranty at the time of activation of the Smartphone Omnium option;
- at the time of the Claim, it must contain the Proximus SIM card linked to the mobile subscription on which the Smartphone Omnium option was activated by the Insured;
- since thirty (30) days prior to the Claim, also at least fifteen (15) days have been used with the mobile subscription for which the Smartphone Omnium option has been activated by the Insured. There is a 30-day waiting period with actual use prior to the declaration of the claim, during which the device is not covered.

Covered claims?

- ✓ Accidental, Material Damage;
- ✓ Failure, both during and following the two-year legal warranty period. When the User calls on the services of the Insurance, he transfers the ownership of his device to the Insurer;
- ✓ Burglary;

- ✓ Robbery with aggression;
- ✓ Pickpocketing;
- ✓ Fraudulent use of the SIM card in case of Burglary, Robbery with aggression or Pickpocketing

Non-covered claims?

- X the Insured Device does not meet the conditions
- X the loss or damage is caused by a deliberate error or intent on the part of the User or any other person who is not a Third Party;
- X the loss or damage is caused by Negligence on the part of the User;
- X the loss or damage is caused by Burglary, Robbery or Pickpocketing carried out by the User or with the User's complicity;
- X the loss or damage does not affect the proper functioning of the Insured Device, such as scratches, cracks, peeling and dents;
- X the user is unable to provide the Insured Device to the Logistics Partner, except in the case of Burglary, Robbery with aggression or Pickpocketing;
- X the User is unable to deliver the Insured Device to the Logistics partner as a result of loss caused by a reasonably foreseeable event;
- X the loss or damage concerns the accessories, consumables and means of connection of the Insured Device, such as headphones, earpieces, handsfree kits, ...
- X the loss or damage is caused when the Insured Device is entrusted to a repairer not appointed by the Insurance Broker (quote, repair costs, etc.);
- X the loss or damage is caused by software viruses, hacking, electronic fraud or contamination;
- X the loss or damage is caused by natural disasters, flooding or other natural phenomena;

Insurance cover area?

The insurance cover is worldwide

Deductible?

Where a Claim is covered, the Insured must pay a deductible dependent on the value of the Insured Device mentioned on the original purchase invoice or receipt, without taking account of price discounts. For the full table check the general conditions under point 4.3 deductible.

Price?

The price is €12,99/month billed via the Proximus bill

Claims procedure?

The User must report the Insurance Claim to the Insurance Broker within 48 hours after becoming aware of it:

- 24/24 online: <http://www.proximus.be/smartphoneomnium>
- Email: smartphoneomnium@spb.be
- By telephone: 0800 90 790 - toll-free number for within Belgium; • International: +32 3 221 51 48;
- By letter: SPB Benelux Ltd. – Proximus Insurance, Roderveldlaan 3, 2600 Berchem

The acceptance or refusal

Repair

In case of repair the user will have his device within 2 days if the pickup is done before 14h and within 3 days if the pickup is after 14h(*).

Replacement

In the event that a Claim is accepted where from the nature of the cause of damage, it appears that a repair is not possible, the User's device will be replaced and delivered the next day if accepted before 16h and within 2 days if accepted after 16h (*).

(*) These terms are valid for damages within Belgium

Termination of the contract?

The Insured can terminate the Agreement in writing at any time except during the first six (6) months. The termination enters into effect immediately except for the first 6 (six) months. The letter must be sent to Proximus, other possibilities to terminate the contract are in the shop, via the Proximus+ app or via the callcenter.