

Valuables and electronics Insurance

Insurance Product Information Document



Harmony

Companies: You are insured by Lime Street Insurance PCC Limited Basel Fides Insurance Cell, an Insurance Company registered in Malta under the following registration number C50711 and regulated by the Malta Financial Services Authority. Harmony Financial Services B.V., a financial services provider Company registered in the Netherlands under the following registration number – 24316009 – and regulated by the Authority for the Financial Market, acts as co-manufacturer and administrator.

Product: Valuables and electronics insurance.

On this insurance card you will find the most important information about your insurance. The policy conditions state in detail what is covered and what is not covered and what your rights and obligations are. When you report a claim, the policy and the policy conditions are leading. We advise you to read the policy terms and conditions (PTC-NL-IC-2022-1) carefully.

What type of insurance is this?

This insurance provides coverage for damage to, and (optionally) theft of, a specific electronics product as listed on the policy schedule.



What is insured?

The product as stated on the policy schedule, including the accessories originally supplied, is insured for, among other things:

- ✓ Fall damage
- ✓ Impact damage
- ✓ Accident damage
- ✓ Water damage
- ✓ Damage by animals
- ✓ Damage by own fault
- ✓ Damage by overvoltage
- ✓ Damage by fire or lightning
- ✓ Other external causes

Optionally, the product is insured for:

- ✓ Theft
- ✓ Robbery

The insurance can be taken out for both private and business use.

The cost of repair or replacement is covered up to the original purchase price.

In the event of damage or theft Harmony Service Center B.V. will arrange for repair or replacement of the product and will pay the expenses.

In case of a covered event also pick-up and return logistics are included in the cover and paid for.

An excess applies and varies depending on the value and type of the product.

In case of replacement, an equivalent product will be provided.



What is not insured?

- ✗ Damage caused by you on purpose or incurred while performing criminal acts.
- ✗ Damage caused by negligence such as being left unattended.
- ✗ Loss, theft without forced entry and robbery without (threat of) violence, such as pick-pocketing.
- ✗ Damage as a result of being under the influence of drugs and/or alcohol.
- ✗ Defects occurring after 24 months from the date the insurance was taken out.



Are there any restrictions on cover?

- ! Dents, scratches and external damage that do not affect the operation of the product.
- ! Normal wear and tear or slow deterioration, such as with batteries and accumulators. Also, the water resistance as defined in the defined in the IP standards is subject to wear and tear and falls under gradual deterioration.
- ! Damage from viruses, software programs or apps.
- ! Damage to accessories, such as a case or protective glass, as well as the wristband of sports and smartwatches.
- ! Consequential damage, such as expenses or loss profit that results from the inability to use the product.



Where am I covered?

- ✓ This insurance provides worldwide coverage. At home, while traveling, at work or at school.
- ✓ Repair or replacement will be handled in the Netherlands.

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What are my obligations?

- You must pay the premium on time.
- You must take all reasonable precautions to prevent theft and damage. This means that you, when given a reasonable choice, choose the safest option.
- Do not use your device near water or in humid places like the bathroom.
- Activate the trace and block function on your device.
- In case of damage, please contact Harmony Service Center B.V. as soon as possible.
- In case of theft, you should always report it to the police.
- You must follow the instructions as pointed out in the user's manual.



When and how do I pay?

The premium is paid periodically or for the entire duration of the insurance. This is usually done by direct debit but can sometimes be done in full or in part directly at the time of taking out the policy.

Premium

You usually pay the premium per month, or sometimes per year. After the minimum period you can cancel on a monthly basis. In some cases, the premium can also be paid as a lump sum. The duration of the contract is then equal to the period for which the premium is paid.

Change of premium

A decrease or increase in the insurance tax and unusual claim behavior can affect the amount of the premium. Should this be the case, Harmony Service Center B.V. will notify you.



When does the cover start and end?

Your (temporary) coverage will take effect at the time the insurance has been taken out. Within 14 days you will receive the final confirmation by e-mail including your policy schedule.

We may terminate your insurance within one month of processing a claim, subject to of two months' notice. This also applies during the minimum contract term. The coverage usually ends one month after cancellation, or at the end date of the contract. When you do not pay your premium (on time), the coverage is suspended. Your products are then (temporarily) not insured. Please note that your obligation to pay continues.



How do I cancel the contract?

During the provisional coverage, within 14 days of receiving the policy schedule or after the minimum duration of the contract, you can cancel your contract. If you cancel after the minimum duration of the contract, a notice period of one month applies. Both we and you can terminate the insurance after a loss.

If you have made a claim, this right will lapse. Do you want to arrange your affairs quickly and digitally? That is possible through [My Harmony](#). You can view your policy schedule and personal details at any time. Or you can submit a claim directly online. Would you rather speak to an employee? Our customer service is available from Monday to Friday between 8.30 and 18.00 on telephone number **010 - 206 86 86** or via **info@harmony.nl**.