

Valuables and electronics insurance

Information document about the insurance product



Harmony

Company: You are insured by Lime Street Insurance PCC Limited Basel Fides Insurance Cell, an insurance company registered in Malta under number C50711 and regulated by the Malta Financial Services Authority. Harmony Financial Services B.V., a financial services company registered in the Netherlands under number 24316009 and regulated by the Netherlands Authority for the Financial Markets, acts as co-producer and administrator.

Product: Valuables and electronics insurance.

This insurance card contains the most important information about your insurance. The policy terms and conditions state exactly what is covered and what your rights and obligations are. If you submit a claim, what is stated on the policy and in the policy conditions applies. We advise you to read the general policy conditions (PTC-NL-DWP-2022-1) carefully.

What kind of insurance is this?

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



What is insured?

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

- ✓ Fall damage
- ✓ Impact damage
- ✓ Accidental damage
- ✓ Waterdamage
- ✓ Damage caused by animals
- ✓ Damage caused by your own fault
- ✓ Defects after warranty
- ✓ Damage due to overvoltage
- ✓ Damage by fire or lightning
- ✓ Other external causes

The product is optionally insured for:

- ✓ Theft
- ✓ Robbery

The insurance can be used for private and business use provided that the purchased product is intended for that purpose.

The costs of repair or replacement are covered up to the original purchase price. In case of damage, Harmony Service Centre will B.V. repair or replace the product and pay the costs. In the event of damage other than that caused by a defect, an excess applies.

The amount of the excess depends on the value and type of the product.

In case of replacement, a similar product will be delivered.



What is not insured?

- ✗ Damage caused intentionally by you or occurring during the commission of criminal acts.
- ✗ Damage due to negligence, such as being left unattended.
- ✗ Loss, theft without breaking and entering, and robbery without (threat of) violence, such as pick-pocketing.
- ✗ Damage caused by being under the influence of drugs and alcohol.
- ✗ Costs for delivery of the defective device, such as courier costs or self-made shipping costs, other than those initiated or approved by us.



Are there coverage restrictions?

- ! Dents, scratches and external damage that does not affect the function of the product.
- ! Normal wear and tear or slow deterioration, as in the case of batteries and accumulators. Water resistance as defined in the IP standards is also subject to wear and tear and falls under slow deterioration.
- ! Damage caused by viruses, software programmes or apps.
- ! Damage to accessories, such as a case or screen protector, as well as the strap of sports watches and smartwatches.
- ! Consequential damage, such as extra expenses or loss of profit due to the inability to use the product
- ! Installation, normal maintenance, inspection, adjustment or cleaning, unless carried out by the supplier of the product or by a third party on the instructions of the supplier of the product.
- ! Slowly acting influences such as corrosion as a result of regular incorrect use in damp rooms or above



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.
- Clothing pockets should be empty in connection with damage that may be caused to clothing.
- Activate the trace and block function on your device.
- In case of damage, please contact BCC as soon as possible.
- In case of theft, you should always report it to the police.
- You must use the product in the manner intended by the manufacturer. This includes the use of non-professional products in professional situations, which is not permitted.



When and how do I pay?

Premium

You pay the premium when you take out the policy. You pay the premium in one go for the entire term of the insurance. This is done by automatic payment, invoice or direct debit by Harmony. The term of the contract will then be equal to the period for which the premium is paid.

Change of premium

A reduction or increase in the insurance premium tax and unusual claim behaviour may affect the amount of the premium. If this is the case, Harmony Service Center B.V. will notify you.



When does the cover start and end?

Your (temporary) cover will take effect when the insurance is applied for. Within 14 days you will receive the final confirmation and your policy schedule by e-mail. The cover ends on the end date of the contract or after replacement of the defective product or a cash payment.

We may terminate your insurance within one month of processing a claim, subject to two months' notice. This also applies during the minimum contract term.



How do I cancel the contract?

You can cancel your policy within 30 days of issue, instead of 14 days. If you have not made a claim, any premiums paid will be refunded. 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.