

# Warranty 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:** Extended warranty 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-BE-PW-2021-1) carefully.

### What type of insurance is it?

This insurance provides coverage for damage due to an inherent defect for a specific electronics product as listed on the policy schedule.



#### What is insured?

The product as stated on the policy is insured for:

- ✓ Damage that would normally have been repaired under warranty conditions if there had been a warranty.

In the event of damage, Harmony Service Center B.V. takes care of the repair or replacement of the product and payment of the costs. When replaced, an equivalent product is supplied.



#### What is not insured?

- ✗ Damage caused by intent or during the execution of criminal or criminal acts.
- ✗ All damage due to an external cause such as falls, bumps or water damage.
- ✗ All damage due to structural manufacturing errors As a result of or after an unauthorized repair.
- ✗ Damage due to negligence such as non-compliance with instructions for use.
- ✗ Loss or theft.
- ✗ Dents, scratches and external damage that do not affect the operation of the product.
- ✗ Normal wear and tear or gradual deterioration.
- ✗ Dents, scratches and external damage that do not affect the operation of the product.
- ✗ Damage caused by viruses, software programs or apps.
- ✗ Damage resulting from or during lending/renting out to third parties.
- ✗ Consequential damages, such as expenses or lost profits resulting from not being able to use the product.



#### Are there any restrictions on cover?

- ! If repair or replacement is not possible, we will pay the daily value.
- ! The insurance can only be taken out for private users
- ! The cost of repair or replacement is covered up to the original purchase amount.



#### Where am I covered?

- ✓ This insurance provides worldwide coverage.
- ✓ Repair or replacement will be handled in Belgium

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### What are my obligations?

- You must pay the premium on time.
- You must take all reasonable precautions to prevent damage, meaning that you must always follow the factory's instructions.
- In case of damage please contact Harmony Service Center as soon as possible. This can be done via telephone number 078 – 48 37 93 or via [info@harmony.nl](mailto:info@harmony.nl).
- The product should be used in accordance with the instructions for use.
- You must notify Harmony Service Center in case of changes in your data.



### When and how do I pay?

The premium is paid once for the whole duration of the insurance.



### 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.

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.

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.



### How do I cancel the contract?

Within 14 days of receiving it you can cancel your contract. Call or email our customer service.

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 09.00 and 17.00 on telephone number **078 - 48 37 93** [info@harmony.nl](mailto:info@harmony.nl).