

Information document about the insurance product

Company: The Insurer Tulip Assist Insurance Limited is subject to licensing and regulation by the Malta Financial Services Authority (MFSA).
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Product: Mobile Complete Insurance

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the policy conditions.

What is this type of insurance?

With the Mobile Complete policy, you are insured for damage to your device. The insurance covers damage caused by falls, impact, moisture damage, frost damage, fire and lightning damage. In addition, you are insured for theft of your device.



What is insured?

- ✓ You are insured for falling damage, impact damage, moisture damage, frost damage, fire damage, lightning strike damage and theft.
- ✓ Compensation for damage to or theft of your device will always be paid in kind. We do not pay out in cash for damage on your device caused by damage or theft. We only pay in cash for expenses up to € 1.000 caused by misuse within 24 hours after theft.
- ✓ When we replace the device rather than repair it. You will then receive a device of the same brand and type. If this is no longer available, you will receive a similar device with equal features. This device may be new or refurbished.
- ✓ We will cover the costs for the delivery of a replacement device and the repaired device.
- ✓ Costs of up to EUR 1,000 incurred by you due to unauthorized use of your device within 24 hours of a theft.

- ✗ Damage caused during or after repair by a party other than Tulip Assist. During repair you will not receive a borrow device.
- ✗ Loss of your device.
- ✗ If you could have taken better measures in the particular situation to prevent damage.
- ✗ If you violate the instructions for use of your device.
- ✗ Damage to your device caused intentionally, by your own fault or recklessness.
- ✗ Damage to accessories or other similar items of your device. Loss of data due to damage to your device.
- ✗ Damage that occurred before the insurance was taken out.
- ✗ Damage that you reported after your insurance has ended.
- ✗ Damage caused by postal shipment.
- ✗ Damage caused by misuse, experimentation or viruses.
- ✗ Damage caused by natural disasters, armed conflicts, use of weapons.
- ✗ Consequential damage or damage covered by another insurance (e.g. home contents insurance).
- ✗ Damage caused during rental or loan for use of your device, or as a result of seizure



What is not insured?

- ✗ If you did not do everything that may reasonably be expected from you to take the best possible care of your device.
- ✗ Normal wear and tear, (manufacturer's) warranty, gradual deterioration of parts, devaluation, cosmetic damage, insufficient maintenance or your own negligence.
- ✗ Fraud or deception.



Are there any restrictions on cover?

- ! During the term of your insurance, we will pay out a maximum of twice the amount of the purchase value of your device. The value of your device can be found in the Insurance Policy.
- ! Deductible - The amount of the deductible can be found on the insurance policy.
- ! You will not have a claim under the Mobile Complete insurance if you can claim for the loss under another insurance policy.

For more information, please refer to Articles 8 and 9.2 of the Mobile Complete insurance terms and conditions.



Where am I covered?

- ✓ World Wide



What are my obligations?

Payment obligation for premium and deductible. Report damage/theft to us as soon as possible and in any case during the term of the insurance. Provide us with all information relevant to the proper handling of your claim. Do everything you can to prevent damage to your device and take all appropriate measures to prevent damage.

For more information, please refer to Articles 1, 6, 7 and 9.1 of the Mobile Complete insurance terms and conditions.



When and how do I pay?

The costs for your insurance are paid in advance every month and are collected by direct debit. The collection always takes place before the first calendar day of the month.

For more information, please refer to Article 9.1 of the Mobile Complete insurance terms and conditions.



When does the cover start and end?

When we have accepted your application to take out the insurance, you will receive a confirmation e-mail in which you will find the insurance terms and conditions, the insurance certificate and this product information sheet. You will find the insurance start date on the insurance certificate. Your insurance policy has a minimum term of 30 days and a maximum term of 5 years.

We may also cancel your insurance under certain circumstances for the following reasons if (i) you have claimed twice the original purchase value of your device for damages; (ii) you fail to pay the premium on time; (iii) ownership of your device passes to another person; (iv) you move abroad; (v) you commit fraud or attempt to mislead us in making a claim; (vi) you use your device for criminal activity; or (vii) you reach the maximum term of 5 years.

We may also withdraw your policy and cancel your coverage if you have intentionally or grossly negligently breached your pre-contractual duty of disclosure.

For more information, please refer to Articles 1 and 5.3 of the Mobile Complete insurance terms and conditions.



How do I cancel the contract?

You may cancel the 'Mobile Complete' insurance at any time. Cancel your insurance online by logging into your account via www.tulipassist.de/login. Go to the tab 'My Insurance' and click on 'Cancel insurance' to cancel your 'Mobile Complete' insurance.

For more information, please refer to Article 5.3 of the Mobile Complete insurance terms and conditions.