



### **AXA MANSARD DEVICE INSURANCE POLICY**

This policy provides cover for your device in the event of accidental damage to the screen only outside the manufacturer's warranty.

**Your policy starts once you download the app, run diagnosis and pass the screen scan. Only claims that result in screen damage would be covered and deemed payable by AXA Mansard Insurance plc.**

#### **COVER -Benefit/Offering**

- **Screen breakage:** AXA Mansard will repair or pay to repair the screen of the device to the tune of the approved limit (N20,000) in the event the screen of your device is accidentally broken

You are only allowed a maximum of one (1) screen damage claim per policy year.

#### **EXCLUSIONS**

The policy does not cover:

##### **1. Repairs or any other costs for;**

- Cleaning, inspection or routine servicing
- Loss or damage resulting from a manufacturer's defect or recall of the device.
- Any repairs carried out without the prior authorization of AXA Mansard Insurance plc
- Wear and tear to the device and/or gradual deterioration of performance
- Cosmetic Damage
- Devices manufactured wholly or partially from precious metals, stones or crystals
- Scratching or other superficial damage to outer casings, aerals or keypads

2. Any claim if the serial number IMEI (International Mobile Equipment Identity) or simgate has been tampered with in any way.

3. Theft or loss of device

4. Failure on your part to follow the manufacturer's instructions

5. Any expense incurred as a result of not being able to use the device, or any cost other than the cost of repair of the damaged screen

- Reconnection or subscription fees of any kind
- Any loss occasioned through the wilful act of the insured or any other person with the knowledge or connivance of the insured.
- Any loss or damage to information or data or software contained in or stored on the device, whether arising out of a claim paid by us or otherwise.
- Items purchased from an online auction site
- Claims arising from damage or directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- Claims arising from terrorism, war or invasion, acts of foreign enemies, hostilities whether war is declared or not, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization or requisition or destruction or damage to property under the order of any government or public or legal authority.
- Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

#### **CLAIMS PROCESS**

- Customer contacts AXA Mansard on 0700AXAMANSARD (0700 292 6267273)) or [ccare@axamansard.com](mailto:ccare@axamansard.com) or visits any of the AXA Mansard welcome centres to report claim

## DEFINITIONS

**Accessories;** Any item that you may connect or attach to your device e.g. earphones.

**Accidental Damage;** The unintentional or unforeseen screen damage to your device with visible evidence of an external force leading to a screen breakage and results in the device being unusable

**Commencement Date;** This is the day your cover begins with us. It is the day the premium was paid after device was purchased.

**Cosmetic Damage;** Any damage which is non-structural including but not limited to scratches, dents and marks, which does not affect the usage of the device.

**Device;** This shall mean the device, purchased brand new, within the Federal Republic of Nigeria from JUMIA

**We/Insurer;** AXA MANSARD INSURANCE plc.

**You/Your;** The Insured person, who resides within the territorial limits of the Federal Republic of Nigeria and who owns the specified device.

## ELIGIBILITY OF COVER

Cover only applies to devices purchased within the territorial limits of the Federal Republic of Nigeria from JUMIA Nigeria.

## GEOGRAPHICAL AREA

- This insurance covers devices bought and used within the Federal Republic of Nigeria and can be extended to cover damage occasioned to the device anywhere in the world up to a maximum of 90 days in total, 30 days any one time, in any single 12 month period; as long as the device is brought in for repair within the Federal Republic of Nigeria.

## CONDITIONS

- This policy shall be governed by and construed according to the laws of the Federal Republic of Nigeria
- We may decide to change the Terms and Conditions of your policy. Only changes formally made by us and communicated to you are acceptable under this policy. No other party has any jurisdiction to change the terms of this policy
- You must take all reasonable precaution to prevent damage to your device
- This Insurance is limited to repair/replacements of one (1) screen damage
- The benefits of this Policy cannot be transferred to someone else or any other device
- Notification of any claim to AXA Mansard Insurance plc must be within seven (7) days of the event that led to the claim
- In the event of a claim, all damaged devices MUST be taken ONLY to authorized outlets for repair
- You will be required to pay the balance of the screen repair in a case where the screen repair exceeds N20,000 to the Authorized Repairer before your repaired device can be collected from the Authorized Repairer.
- In the event that the device has come to its end of life and/or the parts to effect repair can no longer be found, AXA Mansard reserves the right to pay the cash equivalent of the claims payout less applicable tax deductions.
- This product is underwritten by AXA Mansard Insurance plc.

Thank you.