



EXTENDED WARRANTY POLICY CERTIFICATE

Insured Name	: Humayun Hashmi
Policy Reference	: 404-8113563-7841125
Cover	: Appliance fails to operate, due to any sudden and unforeseen mechanical Or electrical breakdown after the expiry of manufacturer warranty or when Applicable.
Item Title	: Samsung Galaxy S10 Lite Dual SIM 128GB 8GB RAM 4G LTE (UAE Version) - Black - 1 year local brand warranty
Insurance Start Date	: June 16, 2021
Insurance End Date	: June 15, 2022
Territorial Limit	: United Arab Emirates

This warranty policy is sold & operated by Al Hilal Takaful

EXCLUSIONS of Extended Warranty

The Company will not accept following,

- 1) Any liability for damage caused by non-approved alterations or modifications to the manufacturer's specification unless such alterations or modifications are approved by the Company in writing.
- 2) Any liability for any damage caused by war risks, sonic booms or nuclear radiation.
- 3) Any liability for losses which are covered under the appliance manufacturer's warranty or similar guarantee.
- 4) Loss or damage caused by wear and tear or normal deterioration or any type of physical damage, fire & theft accidents which also deems the extended warranty program void.
- 5) Accessories used in or with the appliance unless covered under a separate extended warranty contract.
- 6) Routine maintenance, cleaning...etc.
- 7) Any defect caused as a result of improper usage, negligence, transit/transportation damage and willful misuse.
- 8) Loss or damage caused by extraneous perils such as explosion, flood, earthquake, sand or other natural calamities, voltage fluctuation and malicious damage.
- 9) Reception or transmission problems resulting from external causes/perils.
- 10) Data/hardware corruption arising due to computer virus infection.
- 11) The Serial Number/Model number of the appliance has been tampered with or removed.
- 12) Any defect caused by usage of wrong power supply, voltage, corrosion, rust or stains or any problem with supply of electricity.
- 13) Any appliance, which has been used for commercial or rental purposes.
- 14) Should necessary spare parts for repair be subject to import restrictions of a country resulting in delay in repairs, there will be no liability on the insurers arising out of such delay.
- 15) Appliances being recalled by the manufacturer.
- 16) Claims arising from the failure to follow manufacturer's instructions.
- 17) Costs, if no fault is found in the appliance. i.e. In the event Helpbit or Service Center does not determine any fault, or the fault is not within the scope of coverage thus the repair if any or logistics cost shall be borne by the Insured if Insured choses to repair.
- 18) Repairs carried out without prior approval from the insurer.



- 19) Cosmetic damage including but not limited to damage to paintwork or dents or scratches which also deems the extended warranty program void. If there is a physical damage (major or minor) that would deem the claim not eligible where the manufacturer warranty extension is deemed void and any claim shall not be acceptable under this extended warranty program.
- 20) Unauthorized repairs performed by third parties.
- 21) Loss or damage to recording media, software or data, software defects or software generated problems.
- 22) Any loss or damage to a person or property, direct, consequential or incidental damages arising from the use of or inability to use the appliance.
- 23) Any appliance, which did not have manufacturer's warranty at the time of purchase.

LIMITATION OF LIABILITY

- 1) The total repair cost payable under this insurance shall not exceed the purchase price of the appliance, no limits on number of claims for extended warranty and a limit of 1 claim for accidental damage handling.
- 2) If the costs of repairing the appliance including the spare parts and labor are more than or equal to the market price of the appliance covered by this insurance, then The Company is entitled to consider the appliance as total loss and compensate the Insured with a similar unit (new/used) after deducting the depreciation rate.

CANCELATIONS

- 1) In the event of the appliance being transferred to someone else, this insurance can be assigned to the new owner, provided the insurers are advised in writing as to the details of the new owner, and subject to the terms and conditions of the Insurance.
- 2) If the Insured makes a claim, knowing it to be false and/or fraudulent as regards the value or the amount of work or otherwise, this Policy is deemed to be cancelled from inception without return of Contribution paid and the Insured must return all claim payments received till such cancellation.

HOW TO MAKE A CLAIM

- 1) Insured to send an email to Helpbit at insurance@helpbit.com or call +97147090555
- 2) Helpbit will initially validate the warranty date and send courier to collect the item
- 3) Helpbit service center will inspect and confirm item eligibility for under warranty repair.
- 4) Helpbit service center to return the item to customer after necessary repairs are done.
- 5) Insured to keep a copy of the original purchase receipt.
- 6) The cost of dismantling the appliance will be covered only in the event of a valid claim.
- 7) Claims will be paid based on the id proof of the insured.
- 8) Any labor/parts cost for repair beyond the scope of this policy have to be borne by the Insured.

BASIS OF CLAIM SETTLEMENT

Extended Warranty

- 1) Depreciation: of 15% for year 1, 25% for year 2, 40% for year 3, 55% for year 4, 65% for year 5, 75% for year 6.
- 2) Deductible: Nil.