



Term and condition

Bima E-Device

Who is covered?

Bima E-Device-The policyholder must provide detailed information about the electronic device on the policy to receive this coverage.

Deduction and Cover:

- Premiums for respective terms of cover are payable only in cash upon registration with our Sales Officers.
- Commencement of benefit starts immediately upon registration, i.e. after full payment of the premium. If the premium payment is completed on 20th of January the cover will be start from in the same year. There will be no waiting period for this product.

How to claim:

Claims for compensation can be made within 3 months in case of a problem. Processing of claims will commence after the following documents are submitted:

- IMEI or Serial Number and an Insurance Certificate.
- Photos of the damaged device.
- A copy of the Identification document of the claimant.
- Police report (for theft).
- Amount of damage or theft.
- Repair document of the Policyholder (In case the repair is approved by the Insurer for the customer, allowing the customer to make repairs with any shop that is not the partner of Milvik).

Customers can contact BIMA Hot-line or visit the company office to make a claim. Milvik will provide compensation within a maximum of 3 working days if sufficient documents are submitted.

Exclusion:

This insurance does not apply to any claim which is due to, based upon, arising from or directly or indirectly as a consequence of any of the following:

- a) Acts of war, terrorism, nuclear, catastrophe, riots,
- b) Any loss or damage that is covered by the manufacturer's original warranty, repairer's warranty, or any other warranty in effect.
- c) Any defects that are subject to manufacturer's recalls. In case the customer has already purchased the Insurance package for the defective device before the manufacturer's recall, the customer can request a refund of the premium paid to the company based on the validity of the contract, in case no claim reimbursement is made.
- d) Any damage not affecting the Covered Device's normal operation or functionality; accessories used in or with the Covered Device: audio and video external cables and cords.
- e) Software (including operation system, mobile applications and stored data), defects resulting directly from software installation and or removal, computer virus, virus prevention, and other peripherals.
- f) Any damage occurring after repairs made by non-authorized repairers or service centers to the Covered Device.
- g) External faults such as wiring, electrical connection, power voltage or current, realigning of signal receivers (poor reception).
- h) Any Accidental Damage directly or indirectly caused by or attributable to:
 - i. any Breakdown, malfunction or Accidental Damage resulting from incorrect installation or re- installation, faulty software or programming, or otherwise not following the Covered Device's manufacturer's operating or guidance instructions.
 - ii. gradual deterioration of the Covered Device, or any damage that cannot be attributed to a single event.
 - iii. humidity, sweat, corrosion, rust, dust or change in temperature, unless directly attributed to sudden and unforeseen Accidental Damage such as accidental contact with water or any other fluids;
 - iv. any willful act, misuse or negligent use of the Covered Device by the Insured (e.g. Throwing the device after use causes it to fall or break) or anyone authorized by the Insured to use the Covered Device;



- i) Any loss or unexplained disappearance or misplacing of the Covered Device. E.g. Leaving the device in a public place.
- j) Any damage where:
 - i. the Insured cannot present the damaged Covered Device;
 - ii. the IMEI number or serial number cannot be identified, and the nature of the damage does not substantiate damage to the IMEI number or Serial number
 - iii. the IMEI number or Serial number has been tampered.
- k) Any loss or reimbursement for which the Insured has claimed or has received reimbursement under any other form of indemnity, including but not limited to any other insurance policy or policies.
- l) Burglary or Robbery loss of the Covered Device not reported in person to the police as soon as possible within 48 hours of discovery of the Burglary or Robbery and retain a police report with reference number for record.

CANCELLATION:

The policy can be cancelled by calling the BIMA hotline 010 242 248. Premium deductions will be stopped within 48 hours. The policyholder can choose to enjoy all unexpired cover or choose to seek a refund at point of cancellation. If the policyholder chooses a premium refund, BIMA shall refund 90% of the premiums corresponding to the duration for which the premium has been paid and cover not yet provided if no claim has been filed. In the event or claim has been filed, no refund is available on cancellation.