

## POLICY WORDING – INSURANCE FOR ELECTRONIC MOBILE DEVICES

All Laptops, Notebooks, Tablets and Cellphones are collectively referred to as MOBILE DEVICES in terms of this policy.

### What you are covered for

In return for paying your premium, Constantia Insurance Company Limited (the Insurer) will cover your MOBILE DEVICE detailed in your Schedule for accidental, unforeseen physical loss or damage to the MOBILE DEVICE occurring anywhere in the world.

### Period of insurance

Cover is provided for each month for which your premium is paid to your Insurer. Cover is provided for the month in which the premium is paid. In order to have continuous cover and a valid claim, you need to pay your premiums.

The insured value of your MOBILE DEVICE is contained in your Schedule. This is the maximum value your Insurer will pay in the event of a loss, less your first amount payable and any dual insurance, betterment or depreciation.

Your Insurer retains the right to settle any claim on the basis of the cost of repairs, replacement or cash settlement at their sole option. In the event that the MOBILE DEVICE:

- Can be repaired, your Insurer will pay the costs reasonably incurred to restore it to its state of serviceability immediately before the damage. Should such costs exceed 50% of the value of the MOBILE DEVICE it will be replaced.
- Is replaced by your Insurer they agree to pay the reasonable cost of replacement with a MOBILE DEVICE of the same or similar type but not superior to or more extensive than the existing MOBILE DEVICE.

At all times you must take reasonable steps to safeguard the MOBILE DEVICE from loss, damage or theft and any repairs to the MOBILE DEVICE must be carried out by a repairer authorised by Administration Plus (Pty) Ltd.

### You are NOT covered for

- i. The costs of replacing, reinstating or making good wear and tear, gradual deterioration, scratching or other superficial damage to outer casings, aerials or keypads.
- ii. Any loss or damage during the hire or loan of your Mobile Device to another person.
- iii. Loss of or damage to your MOBILE DEVICE resulting from theft or any attempt thereat from any unattended vehicle, unless the vehicle is locked and the MOBILE DEVICE is in a concealed compartment or boot. Any such loss must involve forcible and violent entry into the vehicle.
- iv. Loss or damage to batteries, other than when they are stolen or lost together with your MOBILE DEVICE.
- v. Consequential loss of any kind whatsoever.
- vi. Loss of or damage to accessories and/or car kits.
- vii. Loss of or damage to your SIMCARD unless the optional SIMCARD cover has been included from inception of this policy. Loss of your SIMCARD must involve theft or loss of your handset.
- viii. Loss of or damage to your MOBILE DEVICE arising from or contributed to by gross negligence or wilful conduct by you.
- ix. Loss or damage arising from a manufacturers defect.
- x. Loss or damage caused by electronically-conveyed viruses.
- xi. Loss or damage resulting from political or non-political riot, strike or civil commotion, public disorder, war, invasion, terrorism or public violence or which is insurable by SASRIA (South African Special Risks Insurance Association) is excluded from this cover.

### What you pay in the event of a claim

Each time you have a valid claim under this policy, you agree to pay a first amount payable, which is:

#### **A. CELLPHONES**

In the event of a TOTAL LOSS, (In other words lost, stolen or beyond economical repair)

- i. R300
- ii. 2nd Loss within 12 months this amount increases to R750
- iii. 3rd Loss within 12 months this amount increases to R1000

#### **If the phone is REPAIRABLE**

- i. R150
- ii. If you have a 2nd loss within 12 months this amount increases to R300
- iii. R300 for all other losses thereafter.

#### **B. LAPTOPS, NOTEBOOKS, TABLETS & OTHER MOBILE DEVICES**

- i. R450
- ii. 2nd Loss within 12 months this amount increases to R1000
- iii. 3rd Loss within 12 months this amount increases to R1500

#### **If the MOBILE DEVICE is REPAIRABLE**

- i. R300
- ii. If you have a 2nd loss within 12 months this amount increases to R500 and is R500 for all other losses thereafter.

When a period of 12 months from date of last claim has elapsed the first amount payable structure will be reset.

### CLAIMS PROCEDURES, REQUIREMENTS AND CONDITIONS

In the event of a claim in terms of this policy, you must do the following:

- a) Report the incident to Administration Plus (Pty) Ltd by phone, 086 111 8765 as soon as practicable after the discovery of the loss or damage.
- b) Within thirty (30) days of the loss you must have supplied all relevant information and details of the claim as requested by Administration Plus (Pty) Ltd
- c) As soon as possible following a loss by theft of your Handset you must report the incident to your SERVICE PROVIDER and arrange for the SIMCARD to be deactivated and your HANDSET must be blacklisted. Failure to do so will lead to your claim being rejected.
- d) In the event of a stolen or lost MOBILE DEVICE you must report the occurrence to the South African Police Services within 48 hours, or to the relevant foreign authorities in the case of travel abroad. Documentary evidence of a police reference number must be obtained and sent to Administration Plus (Pty) Ltd together with the completed claim form.
- e) You must give all reasonable assistance in the recovery of the lost or stolen MOBILE DEVICE or any part thereof and identification thereof if called on to do so by the Insurer. Reasonable expenses in giving such assistance shall be reimbursed by the Insurer. Should you fail to give such assistance in terms of this condition when called upon to do so, you shall immediately become responsible to repay to the Insurer all amounts paid in respect of the claim.
- f) Any damaged or stolen and recovered MOBILE DEVICE which is replaced by your Insurer becomes the property of your Insurer and can be disposed of in any manner your Insurer considers appropriate. This however does not give you the right to abandon any property to the Insurer whether taken possession of by the Insurer or not.
- g) In settling of any claim your Insurer can take over the handling of the claim in your name and the prosecution of any criminal action in connection with the loss or damage.
- h) Where you fail to collect the MOBILE DEVICE which has been repaired or replaced within ninety (90) days from the date of loss, you will forfeit the claim and the MOBILE DEVICE will be sold or returned to stock to defray expenses.
- i) If Administration Plus (Pty) Ltd reject a claim or dispute the quantum of any claim made under this policy the Insurer will be relieved of any liability unless you make representations to the company in respect of the decision within a period stipulated by law and the Policyholder Protection Rules as amended from time to time, failing which you forfeit the claim and no liability can arise in terms of such claim.

### CONDITIONS OF COVER

#### **Observance of Policy Conditions**

You will not be covered under this policy unless you fulfil all your obligations and you pay the premium due up to the date of the event giving rise to a claim under this policy.

#### **Cancellation of Cover**

- i. This policy may be cancelled at any time by either party giving thirty (30) days' notice in writing.
- ii. MULTIPLE CLAIMS. In the event that 3 or more claims are lodged against this policy in any 12-month period, your Insurer may at its discretion give thirty (30) days' notice to cancel this policy due to adverse claim experience.

#### **Dual Insurance**

If at time of a loss or damage to the MOBILE DEVICE there is any other insurance policy covering the same MOBILE DEVICE against the same event, then the Insurer shall not be liable to pay more than our rateable portion of the claim.

#### **Fraud or any attempt thereat**

If you or anyone acting for you

- Makes a false or exaggerated claim
- Makes a false statement to support a claim
- Sends your Insurer a forged or false document to support a claim
- Makes a claim under the policy for any loss or damage caused by a deliberate act.

#### **Your Insurer WILL**

- Not pay the claim
- Not pay any future claim
- Declare the policy void
- Be entitled to recover from you the amount of any claim already paid by us
- Report the fraudulent claim to the police

#### **Transfer**

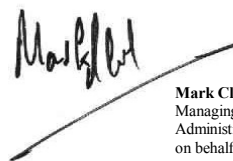
You may not transfer the benefits of this contract to anyone else.

#### **Increase/decrease in value**

The value of the MOBILE DEVICE can increase or decrease from the INSURED VALUE reflected on your schedule. Your Insurer and your broker, cannot be held accountable in such circumstances for the increase or decrease in value that occurs. Should you wish us to increase or decrease the value of your MOBILE DEVICE it's your responsibility to notify Your Insurance Broker of your requirements.

#### **Upgrade or change in MOBILE DEVICE**

It is your responsibility to notify Your Broker in writing of any change or upgrade of your MOBILE DEVICE covered by this policy.



**Mark Clark**  
Managing Director  
Administration Plus (Pty) Ltd-Reg.  
on behalf of Constantia Insurance Company Limited