

Salt Relax

General Conditions of Insurance

Version March 2015

General Conditions of Insurance of the collective insurance contract between i-surance AG, Kloten as coverholder, Great Lakes Reinsurance (UK) SE, Baar as insurer and Salt Mobile SA, Renens as policyholder for Salt customers who have purchased the relevant insurance cover for their mobile device on or after 1st of March 2015.

Section 1: Insurance cover

1. What can be insured?

You can insure mobile devices (mobile phones, tablets) by acceding the collective insurance contract which have been purchased at Salt in Switzerland or Liechtenstein at the time of enrolment to the collective insurance contract for Relax.

Insured is the mobile device which was used with the insured Salt SIM card inserted at the time of the insured event. Condition of the insurance cover is that at least one call or one SMS or one connection to the Salt network must have been made with the concerned mobile device using the insured Salt SIM card during 30 days preceding the date of the insured event. In case you purchased a product bundle consisting of a mobile phone and a tablet at Salt at the time of enrolment to the collective insurance contract, only the mobile phone used with the insured SIM card is insured.

2. Which risks are covered by Salt Relax?

With Salt Relax you are covered against:

- damage of your insured device due to a sudden or unforeseeable external event (such as drop, falling down, fire, contact with any type of liquids) such that it cannot be used properly;
- unauthorized use (calls, messages, downloads) of your SIM card following the theft of your insured mobile device.

3. How many claims are allowed?

The number of claims is limited to two (2) per period of twelve (12) consecutive months, independent of the type of claim (e.g. breakage, water damage).

4. When does your insurance cover start and how may it be cancelled?

Your insurance cover begins with the date of your enrolment to the collective insurance contract as stated in your insurance confirmation message. The insurance period and the cancellation rights are based on point 9 of the General Terms and Conditions of the Salt mobile subscription: Term and termination. The insurance cover ends automatically with the termination of your Salt mobile subscription contract.

5. What and how do I need to pay to benefit from insurance cover?

The price of your insurance cover is stated in the insurance confirmation message of your enrolment. This amount is billed with your monthly mobile bill. If you have not fully paid for Salt Relax, you are not allowed to receive any benefits from your insurance cover.

Section 2: Insurance benefits and exclusions

6. Who is eligible for insurance benefits?

The eligible person is the contract holder or authorized main user of the Salt mobile subscription who signed-up for insurance cover on the insured SIM card.

7. What are the insurance benefits of Salt Relax?

In case of an insured damage we repair or replace your insured device:

- In case of claim adjustment through repair, we send you an e-mail with a prepaid postal label which you shall use to send your insured, damaged device to our repair partner who will immediately repair your device (express send-in repair). Alternatively, and depending on the device model and type of damage, we offer you the possibility to get a 1 hour or same day repair at one of our local repair partners (bring-in repair).
- In case of claim adjustment through replacement (if required), we send you a new device or a device in mint condition. Devices are considered as mint condition if they are externally like new and fully functioning. The replacement device is generally the same model as your insured device (colour cannot be guaranteed). If the same model is not available, we send you another device of similar specification of the original device insured.

In case of fraudulent use of your SIM card following the theft of your insured device, we reimburse you the occurred costs for calls, messages and downloads up to an amount of CHF 3000.- per claim.

8. Which additional voluntary services am I eligible to receive?

If your device gets lost, you can report the loss to us and we search through lost & found offices if your device has been found and inform you immediately.

Depending on availability, you receive in Salt stores a free-of-charge screen protection for your mobile phone. If it needs to be replaced (e.g. broken foil), you can get a free-of-charge replacement at your Salt store. If the screen protection is not available for your device model, you are not entitled to this voluntary service

9. What is not covered by my insurance?

Not covered are the following events:

- damages caused by events which had already occurred before enrolment to the insurance contract;
- damages (e.g. scratches, scrapes, abrasion) or deformations to the housing or external parts of the insured device unless its correct functioning is impaired (incl. cracks at the back side of the device or those on the front side without impact on usability);

- material, manufacturing or technical defects which are not caused by a sudden or unforeseeable external event;
- damages caused by natural abrasion (incl. decreasing power of battery) or wear and by oxidation;
- software damages (e.g. caused by virus);
- damages caused through gross-negligent or intentional act (e.g. non-adherence to the operating instructions of the manufacturer);
- if you are unable to provide us with the insured damaged device;
- damages caused through repairing, maintenance and servicing or cleaning tasks;
- damages due to warlike or terrorist events and unrest of all types and the measures taken against these, as well as due to natural catastrophes or confiscation by authorities.

Section 3: Obligations in case of a claim

10. How to notify a claim?

Claims are exclusively managed by i-surance. In case of an insured event, please notify the claim immediately online on www.caresupport.ch or by calling our hotline on +41 44 200 23 92.

11. Do I need to pay a claim excess fee?

You need to pay a claim excess fee of CHF 50.- per insured event, except for fraudulent use. Your excess fee will be collected conveniently with your next monthly Salt mobile bill.

12. What are my obligations in case of a claim?

You have the following obligations when notifying a claim:

- You shall report the claim within 5 days to us by providing the required information complete and true and by following the instructions provided in the claim process.
- The insured, damaged device needs to be unlocked, i.e. remove the personal lock code, to unlock user accounts (e.g. lock through Google account) and deactivate the technical theft protection functions (such as 'Find my iPhone' for Apple devices).
- Provide the required documents upon request, such as proof of purchase, picture of the damaged device or police report.
- If the insured person is eligible to benefits from a third party (e.g. another insurance company) for the same claim, you must secure your entitlement against the third party and assign your claim against the third party to i-surance.
- In case of a claim adjustment through replacement of your damaged device, you are obliged to hand over the damaged mobile device to our service provider and to transfer ownership to i-surance.
- In case of theft you have to report the theft to the police and bar your SIM card within 48 hours after discovery of the theft at Salt (by phone on 0800 700 700 or from abroad: +41 78 700 7000 or online: <https://www.salt.ch/en/contact/form/>).

13. What are the consequences of violation of my obligations?

If you violate your obligations, we can refuse your claim or reduce your insurance benefits. A reduction shall not apply if you are considered not to be responsible for the violation.

In case of non-fulfilment of your obligations, we shall also be authorized to reverse the performed claim fulfilment and charge you the handling costs (e.g. by retaining your claim excess fee) or the full amount of the claim fulfilment costs.

Section 4: General Information

14. Who is the insurance provider of Salt Relax?

Salt Relax is an offer of i-surance AG, Balz-Zimmermann-Str. 7, 8302 Kloten. i-surance is the coverholder and a FINMA registered intermediary. Insurer (underwriter) is Great Lakes Reinsurance (UK) SE, Baar Branch, Lindenstrasse 4, 6340 Baar, a subsidiary of Great Lakes Reinsurance (UK) SE, London, UK and FINMA-licensed insurance company. Great Lakes Reinsurance (UK) SE is a 100% subsidiary of Munich Re.

15. How to file a complaint?

If there is any occasion when our service does not meet your expectations, please contact i-surance, either by sending an e-mail to complaints@caresupport.ch or by calling our hotline on +41 44 220 23 92. i-surance will use their best endeavours to solve your complaint promptly to your satisfaction.

16. How is my personal data used?

Salt collects your personal data (such as contact details, used mobile phone) in the course of contract performance and provides such personal data to i-surance for claim management and statistical assessments. i-surance will store the data and may forward the data to service providers involved in claim handling and to the insurer and its group companies in Switzerland and abroad.

17. Can the General Conditions of Insurance change?

We may change these General Conditions of Insurance and the price not more than once per year. If applicable, Salt will notify the intended changes to you and indicate the effective date of the change (date of change). You will be granted an objection period of 60 days to cancel your individual enrolment. If you do not object to the suggested change within the objection period, the change of the General Conditions of Insurance or the premium will become effective as per date of change.

18. Applicable law and jurisdiction

This insurance contract and these General Conditions of Insurance are governed by Swiss law, in particular the Swiss Insurance Contract Act. The competent court to determine any dispute under this collective insurance contract is Zurich.