

## Salt Care Premium

### General Conditions of Insurance („GCI“)

GCI of the collective insurance contract between bolttech Switzerland AG, Zurich (“bolttech”), AXA Versicherungen AG, Winterthur (“Insurer”), Salt Mobile SA, Renens (“Policyholder”) and Salt’s customers (“you”)

### Section 1: Right of cancellation

#### 1. Right of cancellation

You may cancel your insurance policy within thirty-one (31) days of contract conclusion.

The deadline is met if the cancellation was registered at [https://caresupport.ch/#/salt\\_cancellation](https://caresupport.ch/#/salt_cancellation).

#### 2. Consequences of cancellation

In the event of an effective cancellation, the insurance cover ends retroactively to the time of the conclusion of the insurance and insurance premiums already paid will be refunded and benefits received must be repaid.

Your right of cancellation expires if the contract has been fully performed by both you and us at your express request (e.g. in the case of an insured and settled claim) before you have exercised your right of cancellation. You can find more information about the cancellation under item 6 below.

### Section 2: Insurance cover

#### 3. What can be insured?

You can insure mobile devices (mobile phones, tablets) by acceding the collective insurance contract which are purchased at Salt or any other Salt authorized retailer in Switzerland or Liechtenstein and which have been registered for Salt Care Premium within 6 months after new purchase. In case of signing-up within 6 months from new purchase, the device needs to be in mint condition verified at a Salt store.

The insured device is the one registered at the time of insurance subscription with the declared serial or IMEI number. If the serial or IMEI number is not known when signing-up for insurance (e.g. delivery of device at home), you will receive from us a notification with the request to register your device in order to benefit from insurance cover. If your device was exchanged under warranty after purchase, you are obliged to inform bolttech by e-mail ([service@caresupport.ch](mailto:service@caresupport.ch)) or phone (+41 44 200 23 92) about the new serial or IMEI number to continue your insurance cover.

#### 4. Which risks are covered by Salt Care Premium?

With Salt Care Premium 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;
- theft of your insured device by a third party with the intention of unlawfully and permanently depriving you of possession of your insured mobile device (incl. pickpocketing, aggravated theft (using threat of violence) and burglary (with evidence of forced entry));
- material, manufacturing or technical defects outside the warranty period of the manufacturer or retailer up to a maximum 3 years after purchase of the new device;
- unauthorized use (calls, messages, downloads) of your SIM card following the theft of your insured mobile device.

#### 5. How many claims are allowed?

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

#### 6. 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 for twenty-four (24) months (“Minimum Duration”). During the first thirty-one (31) days you can cancel any time. In case cancelled, you do not have to pay any insurance premium and your insurance cover will end. If due to billing cycles you should be charged despite having timely cancelled, you will receive a refund on your next monthly mobile bill. If an insured event occurs during the first thirty-one (31) days and is settled at your request, you lose your right of cancellation and you will only be able to cancel for the first time to the end of the Minimum Duration, i.e. to the end of the twenty fourth (24th) month of the insurance after signing up

After the Minimum Duration, you can cancel your insurance cover with a notice period of two (2) months at any time. All cancellations must be requested by telephone to Salt Customer Service, with the exception of cancellation within the first thirty-one (31) days for which the cancellation request must be registered at [https://caresupport.ch/#/salt\\_cancellation](https://caresupport.ch/#/salt_cancellation). The insurance cover ends automatically with the termination of your Salt mobile subscription contract.

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

The insurance premium is billed with your monthly mobile bill, except in case of a timely cancellation within the first month. If you have not fully paid for Salt Care Premium, you

are not allowed to receive any benefits from your insurance cover.

## Section 3: Insurance benefits and exclusions

### 8. Who is eligible for insurance benefits?

The eligible person is the contract holder or authorized main user of the Salt mobile subscription, resident or domiciled in Switzerland or Liechtenstein, who signed-up for insurance and who registered the device for insurance protection. In case of sale of the insured device, the insurance contract shall not be transferred to the new owner.

### 9. What are the insurance benefits of Salt Care Premium?

In case of an insured event 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 (the same colour cannot be guaranteed). If the same model is not available, we send you another device with similar specifications to 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 3'000.- per claim.

### 10. 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.

### 11. What is not covered by my insurance?

Not covered are the following events:

- claims 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;

- material, manufacturing or technical defects during the warranty period of the manufacturer or retailer;
- damages caused by natural abrasion (incl. decreasing power of battery) or wear and tear and by oxidation;
- software damages (e.g. caused by virus);
- claims 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 (not applicable for theft);
- unattended theft, i.e. if your insured device was not within your sight and reach when the theft occurred;
- if the insured device was stolen from a car but the device was visible from outside the car;
- 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 4: Obligations in case of a claim

### 12. How to notify a claim?

Claims are exclusively managed by bolttech. In case of an insured event, please notify the claim immediately online on [www.caresupport.ch](http://www.caresupport.ch).

### 13. Do I need to pay a claim excess fee?

You need to pay a claim excess fee per insured event, except for fraudulent use. The amount of the excess fee is CHF 99 per claim and device. Your excess fee will be collected conveniently with your monthly Salt mobile bill. If the collection via monthly mobile bill is not possible, bolttech will collect the excess fee (e.g. via invoice).

### 14. 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 bolttech.

- 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 bolttech.
- In case of theft of your insured device you shall report the theft within 5 days 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 70 00 or online:  
<https://www.salt.ch/en/contact/form>).

## 15. What are the consequences of a 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 to charge you the full amount of the claim fulfilment costs.

## 16. Multiple insurance

If you have insured yourself against the same risk more than once by mistake, the cover concluded later can be cancelled. This must happen within four (4) weeks of discovering the multiple insurance. The cancellation must be sent to bolttech in writing or in text form (e.g. email) and a copy of the older policy must be provided together with the cancellation.

## Section 5: General Information

### 17. Who is the insurance provider of Salt Care Premium?

Salt Care Premium is offered together with bolttech Switzerland AG, Seefeldstrasse 283 A, 8008 Zurich. bolttech is a tied insurance intermediary. Insurer is AXA Versicherungen AG, General-Guisan-Strasse 40, 8400 Winterthur, a FINMA-licensed insurance company. AXA Versicherungen AG is a subsidiary of AXA-Group.

### 18. How to file a complaint?

If there is any occasion when our service does not meet your expectations, please contact bolttech, either by sending an e-mail to [complaints@caresupport.ch](mailto:complaints@caresupport.ch) or by calling our hotline on +41 44 200 23 92. bolttech will use their best endeavours to solve your complaint promptly to your satisfaction.

### 19. How is my personal data used?

Salt collects your personal data (e.g. contact details) during the purchase process and forwards them to bolttech for the attention of the Insurer. Your data includes identification and contact details and other information necessary for insurance coverage. Within the scope of the insurance business, the Insurer is responsible for data processing and bolttech and Salt act as order processors. Without the processing of your personal data, it is not possible for you to obtain insurance cover or for us to carry it out. The Insurer and bolttech require your personal data for the purpose of processing the insurance contract (including claims processing, payment of benefits and debt collection). In addition, your data is processed for statistical surveys, marketing and data analysis. The latter serves to continuously improve products and services. By taking out this equipment insurance, you agree that the Insurer may send advertising and offers on insurance products. Your data will be transmitted to third parties in and outside Switzerland, provided that the transmission serves the purposes mentioned or is necessary within the framework of order processing. The third parties may be service providers, other group companies, other insurers and reinsurers. These third parties may only process your personal data if their tasks require it. Your personal data will be stored electronically and physically in accordance with the law. You have the right at any time to obtain information about the processing of personal data or to make other requests (e.g. correction or deletion requests). Further details on data processing by the Insurer and contact details can be found on the Insurer's website: <https://www.axa.ch/en/information/data-protection.html> Personal data is processed in accordance with the applicable laws, namely the Federal Law on Data Protection (FADP). For customers in Liechtenstein, instead of the FADP the GDPR applies.

### 20. Can the GCI change?

We may change these GCI and the premium 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). If we change the insurance benefits or price of your insurance cover, 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 GCI or the premium will become effective as per date of change.

### 21. Applicable law and jurisdiction

This insurance contract and these GCI 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 1.

# Salt.

## **22. Sanctions**

The obligation to perform the contract shall lapse insofar and as long as applicable statutory economic, trade or financial sanctions prevent performance under the contract.