

## Salt Keep & Care

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

GCI of the collective insurance contract subscribed by Salt Mobile SA, Renens (“Policyholder” or “Salt”) with AXA Versicherungen AG, Winterthur (“Insurer”) and bolttech Switzerland AG, Zurich (“bolttech”), on behalf of Salt’s customers (“you”).

### Definitions

**Insurer:** AXA Versicherungen AG, General-Guisan-Strasse 40, 8400 Winterthur, a FINMA-licensed insurance company. AXA Versicherungen AG is a subsidiary of the AXA-Group.

**SALT:** A physical Salt store located in Switzerland or Liechtenstein.

**Salt’s customers or Beneficiary:** A consumer over 18 years old, based in Switzerland or Liechtenstein, who purchased a Sim Card from SALT.

**Insured Device:** One Mobile Phone or Tablet with a unique IMEI/serial number, which is used with the SIM Card purchased at SALT.

**bolttech:** bolttech Switzerland AG, Seefeldstrasse 283 A, 8008 Zurich. bolttech is a tied insurance intermediary.

**Purchase:** Purchase of a Sim Card from SALT.

**Excess fee:** The amount that remains payable by the Beneficiary in the event of a claim.

**Claim:** An event that may trigger the cover “Breakage of the Display” provided by the CGI.

**Waiting Period:** Period at the beginning of your insurance contract, in which no coverage is granted.

## Section 1: Right of cancellation

### 1. Right of cancellation

You may cancel your insurance policy within fourteen (14) days of the conclusion of your insurance contract. The cancellation request needs to be registered at [https://caresupport.ch/#/salt\\_cancellation](https://caresupport.ch/#/salt_cancellation).

### 2. Consequences of cancellation

In the event of an effective cancellation within fourteen (14) days of the conclusion of your insurance contract, the insurance cover ends retroactively to the time of the conclusion of the insurance and insurance premiums already paid will be refunded.

## Section 2: Insurance cover

### 3. What can be insured?

You can insure one Mobile Phone Device or Tablet registered together with the Sim Card purchased at SALT. The device needs to be in mint condition verified at SALT.

To validate your insurance subscription, a picture of the Insured Device displaying its IMEI number or serial number on its screen is requested by SALT on behalf of the Insurer. The Insured Device is the one registered at the time of insurance subscription with the declared serial or IMEI number or serial number. If your device was exchanged under warranty after the insurance subscription, 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. Independent from a device exchange under warranty, you are permitted to exchange your Insured Device once within 24 months. The twenty-four (24) months start with the declaration of the exchange to SALT. In case of such exchange, the new Mobile Phone Device or Tablet needs to be in mint condition and verified at SALT. To validate the eligibility of the new Mobile Phone Device or Tablet, a picture of the Insured Device displaying its IMEI number or serial number on its screen is requested by SALT on behalf of the Insurer.

### 4. Which risks are covered by Salt Keep & Care?

With Salt Keep & Care you are covered against Breakage of the Display of your Insured Device due to a sudden or unforeseeable external event (such as drop, falling down), so that it cannot be used properly any longer.

### 5. How many claims are allowed?

The number of Claims is limited to one (1) per period of twelve (12) consecutive months. The twelve (12) months start with the declaration of the respective Claim.

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

Your insurance contract starts at the date of your subscription to the insurance policy and lasts for at least twenty-four (24) months (“Minimum Duration”). Your insurance cover begins 30 days after the date of the subscription to the insurance policy (“Waiting Period”). During the first fourteen (14) 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.

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 fourteen (14) 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. If you have not fully paid for Keep & Care, you might not be 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 subscribed to the insurance policy and who registered the device for insurance protection. In case of sale of the Insured Device, the insurance policy shall not be transferred to the new owner.

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

In case of an insured event, we replace the screen of your Insured Device. We will send you an e-mail with a prepaid postal label which you shall use to send your damaged Insured Device to our repair partner who will immediately replace the screen of your Insured 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).

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

Not covered are the following events:

- claims caused by events which had already occurred before subscription to the insurance contract;
- damages, that are not limited to the display of the Insured Device;
- damages that – due to their severity – don't allow a sole replacement of the screen of your Insured Device, but would require a replacement of the entire device;
- cosmetic damages (e.g. scratches, scrapes, abrasion) not impacting the functionality of the display of the Insured Device;
- material, manufacturing or technical defects;
- damages caused by natural abrasion (incl. decreasing power of battery) or wear and tear and by oxidation;
- damages caused by liquids;
- 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 damaged Insured Device;

- any kind of theft or loss of the Insured 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 4: Obligations in case of a claim

### 11. How to notify a claim?

Claims are exclusively managed by bolttech. In case of an insured Event, please notify the claim within 5 days online on [www.caresupport.ch](http://www.caresupport.ch).

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

You need to pay a claim excess fee per insured event. The amount of the excess fee is CHF 99 per claim and Insured Device. Your excess fee will be collected with your monthly Salt mobile bill. If the collection via monthly mobile bill is not possible, bolttech will collect the excess fee.

### 13. What are my obligations in case of a claim?

You have the following obligations when notifying a claim:

- You shall report the claim online within 5 days to us by providing the required information complete and true explained below and by following the instructions provided online on [www.caresupport.ch](http://www.caresupport.ch).
- The insured, damaged device needs to be unlocked, i.e. remove the personal lock code, 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 Insured Device.
- If the Beneficiary 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.

### 14. What are the consequences of a non-fulfilment of my obligations?

If you don't fulfil to your obligations defined clause 12 "What are my obligations in case of claim?", we can refuse your claim. A refusal shall not apply if you are considered not to be responsible for the non-fulfilment.

### 15. Multiple insurance

If you have insured yourself against the same risk more than once, 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 by email to [service@caresupport.ch](mailto:service@caresupport.ch) and a copy

of the older policy must be provided together with the cancellation.

## Section 5: General Information

### 16. Who is the Insurer of Salt Keep & Care?

The Insurer is AXA Versicherungen AG, General-Guisan-Strasse 40, 8400 Winterthur, a FINMA-licensed insurance company. AXA Versicherungen AG is a subsidiary of the AXA-Group.

### 17. 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 endeavors to solve your complaint promptly to your satisfaction.

### 18. 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: [www.axa.ch/en/information/data-protection.html](http://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, the GDPR applies.

### 19. 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.

### 20. 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.

### 21. 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.