

# Protect and Protect+

## General Terms and Conditions (“GTC”)

GTC for the Group Insurance Contract between bolttech Switzerland AG, Zurich (“bolttech”), AXA Insurance AG, Winterthur (“Insurer”), Salt Mobile SA, Prilly as the Policyholder (“Salt”), and Salt Customers (“You”)

### Section 1: Right of Withdrawal

#### 1. Right of Withdrawal

You may cancel your insurance contract within thirty-one (31) days of the contract’s conclusion. The deadline is met if the cancellation is submitted on time at <http://saltprotect.bolttech.ch>.

#### 2. Consequences of Cancellation

In the event of a valid cancellation, insurance coverage ends retroactively as of the date the policy was issued. Any insurance premiums already paid will be refunded, while any benefits received must be repaid.

Your right of withdrawal expires if the contract has been fully fulfilled 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 withdrawal. For more information on cancellation, see Section 6.

### Section 2: Scope of Coverage

#### 3. What can I insure?

You can insure smartphones purchased from Salt in Switzerland within 6 months of purchase by joining the group insurance contract. In the case of enrolment after the device has been purchased, only devices in like-new (fully functional) condition are eligible for insurance coverage, and a like-new condition assessment must be carried out at a Salt Store.

The device registered upon joining the insurance plan is covered, along with its serial or IMEI number. If this information is not yet known at the time of joining the group insurance policy (e.g., if the device is delivered to your home), you will receive a notification from us and must register your device retroactively to enjoy insurance coverage. If your device is replaced at a later date under warranty, you are required to provide the new serial or IMEI number via email to [service@caresupport.ch](mailto:service@caresupport.ch) or by phone at +41 44 200 23 92 in order to maintain your insurance coverage.

#### 4. What risks are covered?

##### 4.1. For iPhones:

With Protect, you are insured against:

- Damage to the device caused by a sudden or unforeseeable external event (such as a fall, fire, or contact with any type of liquid), rendering it unusable for its intended purpose;
- Unauthorized use of your SIM card for phone or data connections by a third party as a result of theft;
- Replacement of the battery if it has less than 80% capacity;
- Material and manufacturing defects as well as technical malfunctions after the manufacturer’s or retailer’s warranty has expired.

With Protect+, you are also insured against:

- Theft involving the removal of your insured device by a third party with the intent to unlawfully and permanently deprive you of possession of your insured device (including robbery, pickpocketing, and burglary);

##### 4.2. For all other devices, the following applies:

With Protect, you are insured against:

- Damage to the device due to a sudden or unforeseeable external event (such as a fall, fire, or contact with any type of liquid), rendering it unusable for its intended purpose;
- Unauthorized use of your SIM card for phone or data connections by a third party as a result of theft.

With Protect+, you are also insured against:

- Material and manufacturing defects as well as technical malfunctions after the manufacturer’s or retailer’s warranty has expired, up to a

maximum of 5 years after the device purchase ;

- Battery replacement if the battery has less than 80% capacity;
- Theft involving the removal of your insured device by a third party with the intent to unlawfully and permanently deprive you of possession of your insured device (including robbery, pickpocketing, and burglary);

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

For theft, the maximum number of insured claims is limited to two (2) within twelve (12) months. The twelve (12) months begin upon reporting the respective claim.

#### 6. When does my insurance coverage begin and end?

Your insurance coverage begins on the date you join the group insurance policy and lasts for twenty-four (24) months (“minimum term”). You may cancel at any time during the first thirty-one (31) days. In the event of cancellation, you are not required to pay any insurance premium, and your insurance coverage expires. If, due to billing cycles, you are charged a fee despite timely cancellation, you will receive a refund on your next monthly mobile phone bill. If an insured event occurs within the first thirty-one (31) days and you choose to have it settled, your right of withdrawal expires. You may then cancel for the first time at the end of the minimum term, i.e., at the end of the twenty-fourth (24th) insurance month.

After the minimum term expires, you may cancel your insurance coverage at any time with two (2) months’ notice. All cancellations must be requested by phone through Salt Customer Service, with the exception of cancellations within the first thirty-one (31) days, for which the cancellation request must be submitted at <http://saltprotect.bolttech.ch>. Your cancellation rights under Art. 35b VVG remain unaffected.

Your insurance coverage ends automatically without the need for notice when your Salt mobile phone contract ends. Your insurance coverage ends if your contract or the group insurance contract is terminated by the insurer. The notice period for termination is 2 months.

#### 7. How do I pay to receive insurance coverage?

The insurance premium is billed with your monthly mobile phone bill. For the insurance coverage to be valid, the insurance premium must be paid in full.

### Section 3: Benefits and Exclusions

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

The policyholder of the Salt mobile phone contract, residing in Switzerland or the Principality of Liechtenstein, who has taken out the insurance and whose mobile phone is registered as the insured device, is entitled to benefits. If the insured device is sold, the insurance does not transfer to the new owner.

#### 9. What does my insurance cover?

In the event of unauthorized use of your SIM card due to theft, we will reimburse you for the call and data charges verifiably incurred on the day of the theft until the SIM card is blocked, up to an amount of CHF 3,000.

In the event of an insured claim, we will repair or replace your insured device:

##### 9.1. For iPhones:

- Worldwide express repair service through Apple Retail Stores and Apple Service Providers, where available in the relevant country, for accidental damage;
- 24/7 priority access to Apple experts via phone or chat (see Section 12 for contact information);
- Software support for iOS, iCloud, and all Apple-branded iPhone apps;
- Apple-certified express repair or replacement with genuine Apple parts;
- In the event of replacement or exchange (if necessary) of your device, we will provide you with a new or like-new replacement device. Like-new devices are those that look new on the outside and are fully functional. The replacement device is generally the same model as the insured device (the same color cannot be guaranteed). If the same model is not available, you will receive a different device of the same type and quality.

##### 9.2. For all other devices, the following applies:

- In the event of a repair, we will email you a prepaid shipping label, which you can use to send the defective, insured device to our repair partner,

who will repair it immediately (express repair service). Alternatively, depending on the device model and the damage, we offer you the option of having the device repaired by one of our local repair partners within an hour or a day (on-site repair).

- In the event of a replacement or exchange (if necessary) of your device, we will provide you with a new or like-new replacement device. Devices are considered “like-new” if they look new on the outside and are fully functional. The replacement device is generally the same model as the insured device (the same color cannot be guaranteed). If the same model is not available, you will receive a different device of the same type and quality.

#### 10. What optional benefits are included?

If your device is lost, you can report the loss to us, and we will check whether your device has been turned into a lost and found office and inform you immediately.

#### 11. When does my insurance not provide coverage?

The following events are **not covered**:

- Claims that occurred before the insurance took effect;
- Damage to the casing or external parts of the device, provided that its function is not impaired (e.g., scratches, dents, bends);
- Material and manufacturing defects, as well as technical malfunctions during the manufacturer’s or retailer’s warranty period;
- Damage caused by natural wear and tear or oxidation;
- Software damage (e.g., caused by a virus);
- if the insured, damaged device is not made available (not applicable in the case of theft);
- if the device is stolen by a third party without the insured person being present (e.g., if the insured device is not in sight or within reach);
- if the stolen device was stored in a vehicle in plain view from the outside;
- Damage caused by repair, maintenance, restoration, or cleaning work not commissioned by us;
- Damage resulting from acts of war, terrorism, and civil unrest of any kind, as well as measures taken in response thereto, and damage resulting from natural disasters or official orders.

### Section 4: Obligations in the Event of a Claim

#### 12. How do I report a claim?

##### 12.1. For iPhones:

In the event of a covered incident, please report your claim within 5 days by calling 0800 00 1853, scheduling an appointment at <https://support.apple.com/ch>, or visiting an Apple Store near you.

##### 12.2. For all other devices:

In the event of an insured incident, please report your claim within 5 days online at <http://saltprotect.bolttech.ch>.

#### 13. Do I have to pay a deductible?

You must pay a deductible per claim, except in cases of call fraud resulting from theft and insured battery replacement. The amount of the deductible depends on the damage and is as follows per claim:

- CHF 29 for damage to screen;
- CHF 58 for damage to screen and back glass;
- CHF 99 for other damage, e.g., liquid damage;
- CHF 99 for damage covered by the extended warranty. There is no deductible for insured iPhones.
- CHF 129 for theft damage (only covered under Protect+).

The deductible will be charged either via your Salt mobile phone bill, by bolttech, or by Apple.

#### 14. What are my obligations in the event of a claim?

In the event of a claim, you have the following obligations:

- Unlock the insured and damaged device, i.e., remove the personal passcode, remove user accounts (e.g., lock via Google account), and

disable technical anti-theft features (e.g., “Find My iPhone”).

- Submit additional documents upon request by bolttech, such as the proof of purchase, a photo of the damage, or the police report.
- Do not file a claim with another insurance company.
- If the claim is settled through replacement, you must hand over the device to our service provider and thereby transfer ownership to bolttech or the service provider.
- In the event of theft of the device
  - report the theft to the relevant police station within 5 days;
  - Block the SIM card with Salt within 48 hours of becoming aware of the theft (call 0800 700 700 or from abroad: +41 78 700 70 00, or online at <http://www.salt.ch/de/contact/>);
  - submit a theft report for your device in your Apple or Google account.

#### 15. What are the consequences if I violate these obligations?

If the above obligations are breached, benefits may be denied or reduced, unless the breach can be considered, under the circumstances, to be through no fault of the insured.

Furthermore, in the event of non-compliance with the above-mentioned obligations or parts thereof, we are entitled either to reverse any compensation already paid and to charge the resulting processing costs (e.g., by retaining the deductible) or to offset the total costs of fulfillment against you.

#### 16. Multiple Insurance

If you have mistakenly insured yourself multiple times against the same risk, the insurance coverage taken out later may be canceled. This must be done within four (4) weeks of discovering the duplicate insurance. The cancellation must be sent in writing or in text form (e.g., email) to bolttech, and proof of the older policy (e.g., a copy or electronic confirmation) must be attached to the cancellation.

### Section 5: General Information

#### 17. Who are the insurance partners of Protect and Protect+?

Protect and Protect+ are offered in collaboration with bolttech Switzerland AG, Seefeldstrasse 283 A, 8008 Zurich. bolttech is a tied insurance intermediary. The insurer is AXA Versicherungen AG, General-Guisan-Strasse 40, 8400 Winterthur, an insurance carrier licensed by FINMA. AXA Versicherungen AG is a subsidiary of the AXA Group.

#### 18. How can I file a complaint?

Should you, contrary to expectations, have a reason to file a complaint, please contact bolttech, either online at [complaints@caresupport.ch](mailto:complaints@caresupport.ch) or by phone at +41 44 200 23 92. bolttech will do its utmost to resolve your concern or issue as quickly as possible to your satisfaction.

#### 19. How is my data handled?

Salt collects your personal data (e.g., contact details) during the purchase process and forwards it to bolttech for the insurer’s use. The data includes identification and contact information, as well as other information necessary for insurance coverage. In the context of the insurance business, the insurer is responsible for data processing, and bolttech and Salt act as data processors. Without the processing of your personal data, it is not possible to provide or administer insurance coverage. The insurer and bolttech require your personal data for the purpose of administering the insurance contract (including claims processing, benefit payments, 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 device insurance, you agree that the insurer may send you advertising and offers regarding insurance products.** Your data will be transferred to third parties in Switzerland and abroad, provided that the transfer serves the aforementioned purposes or is necessary for order processing. These third parties may include service providers, other group companies, as well as other insurers and reinsurers. These third parties may only process your personal data if this is necessary for the performance of their duties. Your personal data will be stored electronically and physically in accordance with legal requirements. You have the right at any time to request information about the processing of your personal data or to submit other

requests (e.g., requests for correction or deletion). Further details regarding the insurer's data processing and contact information can be found on the following website: [www.axa.ch/de/informationen/datenschutz.html](http://www.axa.ch/de/informationen/datenschutz.html)

The processing of your personal data is carried out in accordance with applicable laws—namely the Federal Act on Data Protection (DSG)—and, where necessary, based on your consent. For customers in the Principality of Liechtenstein, the General Data Protection Regulation (GDPR) applies in lieu of the DSG.

#### **20. Can the General Terms and Conditions of Insurance (AVB) change?**

We may adjust these General Terms and Conditions and the price of your insurance no more than once a year. If this occurs, Salt will notify you of the proposed changes and the date on which the changes take effect (effective date). If the insurance coverage or the price of your insurance changes, you have a 60-day opt-out period starting from the date of notification during which you may cancel your insurance contract. If you do not object to the proposed change within the opt-out period, the change to the General Terms and Conditions or the premium will take effect on the effective date.

#### **21. Place of Jurisdiction and Applicable Law**

This contract is governed by Swiss law, in particular the Swiss Federal Law on Insurance Contracts (VVG). The place of jurisdiction for disputes arising from this contract is Zurich 1.

#### **22. Sanctions**

The obligation to perform the contract shall lapse to the extent and for as long as applicable statutory economic, commercial, or financial sanctions prevent the performance of the contract.