



# **Brown & White Goods**

## EXTENDED WARRANTY POLICY

SAMPLE WORDING

The Extended Warranty Insurance Policy offers you cover against the Mechanical & Electrical breakdown risk to the product you are buying, providing payment for the costs of repairs/replacement when you are faced with a sudden and unexpected mechanical or electrical breakdown.

### WHAT IS COVERED

What is covered is the cost of repairs to the insured product following electrical and/or mechanical breakdown up to the original purchase price or the current value, whichever is least at the time of failure.

### Conditions

1. The Insurance shall be limited to products in use in the specified country.
2. The insurance will become void in the event of fraud or any attempted fraud being made.
3. The premium paid for this insurance is **not refundable** and is **not transferable** once the period of insurance has commenced.
4. If the Insurer considers that the insured Product is beyond economic repair, they may replace it with an equivalent or similar product or pay to the insured a cash settlement in line with Current Market Value.
5. The product is used solely for the domestic purposes and in accordance with the instruction book supplied by the manufacturer.
6. This Policy is valid only when a completed Schedule is presented at Service Centre along with the product to be repaired along with original copy of purchase receipt (official receipt).
7. The product must be delivered to the authorized Service Centre at owner's expense, risk and responsibility.

### EXCEPTIONS

This insurance does not cover:

1. The cost of repair charges for which the manufacturer, supplier or any other repairer may be held responsible under the terms of any Guarantee or Warranty.
2. Any equipment recall by the manufacturer
3. Costs arising from maintenance, modifications, tuning, installation or commissioning.
4. Claims arising from using your equipment in a non-domestic or commercial environment.
5. Breakdowns arising from failure to follow the manufacturer's instructions for use.
6. Costs if no fault is found with your equipment when inspected.
7. The warranty shall not cover any incidental expenses due to loss of use of the product or in connection with the warranty repairs.
8. Any loss, damage or breakdown caused by corrosion.
9. Repairs carried out by anyone not authorized by the manufacturer, the supplier or the Insurer.
10. Any costs arising from negligence, improper use, abuse, misuse, insufficient care and transit/transportation damage of the Insured Product.
11. Repair costs for:
  - i. Consumer replaceable items such as, but not limited to, light bulbs, Cabinets, Buttons, switches & Controls, Remote Controllers, filters, cables, plugs, AC adaptors & Batteries, Software, light or rain covers and fuses.
  - ii. Corrosion damage and any cosmetic problem, such as trim or scratches.
  - iii. Any defect caused by misuse, power fluctuations, improper voltage supply, pixel failure, negligence, computer virus, fire, water/flood, water scale damage, accident, lightning, burnt components due to buildup of excessive heat, acts of God or other events beyond our control.
  - iv. Use in conjunction with unauthorized peripherals/software.
12. Any defect caused by usage of cleaning, software applications or operating system.
13. Any Accidental damage, from dropping, or any foreign matter contamination, humidity into or onto a component, food, liquid and gradual deterioration, or damage due to wear and tear.
14. The Serial Number/Model no. of the product has been tampered with or removed.

15. Any alteration of the original design or product
16. Repair costs if the warranty Card is damaged, defaced, or tampered with in any way
17. Any product which has been used for Commercial or Rental purposes.
18. Data backup is the responsibility of the customer and should be taken prior to submitting the product for repair.
19. The service centre is not responsible for the data stored on the hard drive if altered or deleted during the process of repair
20. Removal and installation of the unit, customers data, data backup services, technical assistance for hardware or software usage, 3<sup>rd</sup> party hardware or software not warranted by manufacturer

In cases where the customer requests for onsite service or transportation of product, this shall only be provided at an additional cost

- The purpose of this Extended Warranty Insurance Policy is limited, and the Insurance Company is not liable for any incidental or consequential damages arising from breach of any or implied warranty on the product.

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#### HOW TO CLAIM

In the event of a potential claim, please first check all connections, including the power supply and any fuses, and that you have read and understood the Operating Instructions, because this policy will not pay for any Costs incurred if no fault is found with your equipment when inspected.

Please call the store where you purchased the product to book for service. Remember to quote your Extended Warranty Insurance Policy Number. The Original Purchase Invoice (Official Receipt) should accompany the unit at the time of availing Warranty Service/ Repairs.

#### What happens if it cannot be repaired?

We will try to repair your equipment unless:-

- a) We cannot repair it; or
- b) We cannot obtain the spare parts to repair it; or
- c) The repair cost is more than the value of the product; then we will replace it with a similar re-conditioned unit with an equipment valuation as stated below.

#### Equipment valuation

Current Value shall mean the cost of replacement product of similar specification in accordance with a scale of depreciation as noted below:

During first year of protection	50% of the current retail price
During second year of protection	40% of the current retail price
During your third and subsequent years of protection	30% of the current retail price

#### CUSTOMER CARE

It is our objective at all times to provide first-class service but there may be times when you feel that this has not been achieved. If you have any cause for complaint you should, in the first instance, contact the numbers provided or the store where you made your purchase. Thank you