

SmartCare Insurance

Insurance Product Information Document

Fortegra Europe Insurance Company SE

Product: SmartCare Insurance

Fortegra Europe Insurance Company SE with its registered office at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imaida, Gzira, GZR 1401, Malta. Fortegra Europe Insurance Company SE is authorized under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority under company registration no. SE 17.

The insurer was entered into registry managed and maintained by Lithuanian Central Bank as a foreign insurance company offering cross-border services in Lithuania under the registration No. 213800MSUL116VLGKZ71.

The administrator of the product is UADBB "Rinkos Insurance Solution", registration number 124277099, who is authorized and regulated by Bank of Lithuania. Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to Your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in Your policy documentation: Insurance Terms and Conditions (SmartCare Insurance Terms and Conditions, valid from 13.08.2024) and Insurance policy.

What is this type of Insurance?

SmartCare Insurance is applicable to Your Apple product (iPhone, MacBook, Apple Display, Apple Watch, TV & Home, iPad, Headphones)



What is insured?

- ✓ Repair or replacement of Your Apple product in the event of sudden and unforeseen physical damage caused by impact, fire or liquid.
- ✓ Replacement of Your Apple product in the event of Theft.
- ✓ The Apple product is covered if it is used by You or Your Family Member or an employee of the legal entity who is the legitimate possessor of the Apple product.
- ✓ The policy is valid for residents of Lithuania, Latvia, Estonia.



What is not insured?

- ✗ Accidental Loss or disappearance, deliberate damage or neglect, normal wear and tear or cosmetic damage which does not affect the functionality of the device.
- ✗ Mechanical/ electrical breakdown caused by any reason.
- ✗ Third-party or other Apple-branded auxiliary items, accessories or peripherals that were not part of the insured Apple Product.
- ✗ Repair or replacement, covered by consumer protection laws, Apple Limited Warranty or Extended Warranty.
- ✗ Rectifying maladjustment, incorrect configuration.
- ✗ Routine servicing, maintenance, cleaning.
- ✗ Damage to or loss of any software, data, or recovery and reinstallation of software.
- ✗ Any type of indirect or consequential loss.
- ✗ Any direct or indirect consequence of war (declared or not), acts of foreign enemies or confiscation, destruction of the product under the order of any government, local or public authority.



Are there any restrictions on cover?

- ✗ We will not repair or replace the Apple product if You cannot provide valid purchase documents at the time of the claim, as proof of your ownership of the product.
- ✗ The cover ends, if the owner of the Apple product changes, except when new owner is Your Family Member.
- ✗ No costs will be compensated as cash benefit.
- ✗ Each valid claim is subject to an applicable deductible which must be paid by You.



Where am I covered?

Use of the product is covered worldwide for any trip, subject to any claim for repairs or replacement being carried out in the Baltic countries at a Repair Network listed in www.smartcare.lt website.



What are my obligations?

- To report Your claim in the ways specified on the www.smartcare.lt website as soon as possible, but not later than within 30 days of the discovery of any incident likely to give rise to a claim.
- To follow our claims process which can be found in SmartCare Terms And Conditions.
- To supply accurate and complete answers to all the questions we may ask as part of Your application for cover under the policy.
- To pay deductible to Repair Network after the claim is settled.
- To notify us of any change to Your circumstances, such as a change of e-mail address.



When and how do I pay?

- If You choose to purchase SmartCare together with your Apple product directly from the Retailer, full premium will be included in Your purchase costs.
- If You are purchasing Your Apple product by entering into a lease agreement, Your insurance premium will be included in the lease instalments and You will receive you SmartCare coverage from the time You enter into Your lease agreement. You must ensure to pay your instalments in accordance with the terms and conditions of Your lease agreement.



When does the cover start and end?

- Your SmartCare cover starts and ends on the dates specified in the Period Of Insurance section of Your Policy. Premium payment or signing of the lease agreement is a necessary condition for the cover to come into force.
- The Policy may be terminated before the end date specified in it if conditions specified in applicable law are met.



How do I cancel the contract?

You have the right to cancel Your insurance within 14 days for any reason and without justification by informing us by informing us in one of the following ways: filling in the form on the website <https://smartcare.lt/apie-mus/#forma>, sending an e-mail help@smartcare.lt, or contacting Retailer who You purchased the SmartCare insurance from.