



# The New India Assurance Co. Ltd.

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## Section 1 - Definitions

This document gives information about Insurer, Insured, Beneficiary/User and Insured Equipment etc & other terms & conditions of extended warranty master policy issued to insured

**Proposer:** M/s. Maple Digital Technology International Private Limited and its certified retailers, distributors & associates

**Insurer:** New India Assurance Company Limited.

**Issuing Office:** DO 110800, Jain Tower, 10<sup>th</sup> & 11<sup>th</sup> Floor, 17 Mathew Road, Opera House, Mumbai - 400004

**Insured** – M/s. Maple Digital Technology International Private Limited for the benefit of their end customers

**Beneficiary/User:** The purchaser of the insured equipment along with insured product or services, whose name is as shown on the Invoice. However his / her Spouse, Children & Parents can use the equipment. Where the purchaser is a company, beneficiary/user shall mean any representative / employee of the company authorised to use the Equipment. In case of device is taken on lease, and then user could be lessee company authorized representative or employee.

**Insured Equipment:** Product/s purchased as shown on purchase Invoice, for product category such as Mobiles, Tablets/Phablets (both Data & Voice), Desktop & Laptops, I pods, Speakers/Gears.

**Medium:** Insured certified retailers, distributors, web, online & app channels including all their associates

**Administrator/Facilitator/Coordinator:** Aarvi Insurance Brokers Private Limited & its ancillary partner's if any

**Cover Period:** From the date immediately after completion of 12 months from insured equipment purchase date, till next 1 year subject to app or product or services is successfully registered or activated within 300 days from the date of purchase of insured equipment.

**Sum Insured:** Equipment value as mentioned in the purchase invoice or declared value by insured, whichever is lower.

## Section 2 – The scope of cover

Provided insured/beneficiary/user has purchased Insured Equipment along with proposer product or services within cover period and insured/proposer have declared Insured Equipment to insurer and paid appropriate premium. Insurer in the following event to Insured Equipment will accept liability towards repair or replacement with same or similar equipment or at their option will arrange for payment as per policy terms and condition, provided original equipment is covered under standard manufacturer warranty for minimum of 12 months, if the equipment require

- Repair or replacement of spare parts/equipment and labor cost including local TAXES, based on the original purchase price of the insured equipment, as

per the manufacturer manual unless specifically excluded.

## Section 3 – Exclusions

This Extended Warranty Insurance policy does not cover:

1. If the product does not carry an existing manufacturer's warranty valid in India
2. Any repair cost arising, which is done by unauthorised Service Centre which is proven by the Job Sheet provided by the Authorised Service Centre.
3. Loss caused by incorrect storage, poor care and maintenance, careless use, gross negligence, incorrect installation and incorrect set-up.
4. Losses which are covered under the manufacturer's warranty or similar guarantee prior to the inception or effect/start of cover.
5. Loss or damage caused by wear and tear.
6. Any defect that is not initially covered by manufacturer's or supplier's warranty
7. Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
8. Any defect caused as a result of improper usage, negligence, transit/transportation damage and wilful misuse.
9. Loss or damage caused by extraneous perils such as Fire, Explosion, flood, earthquake, accident, sand, water, or other natural calamities, voltage fluctuation, theft, attempted theft, malicious damage, and accidental damage
10. Reception or transmission problems resulting from external causes/perils.
11. Batteries, control knobs, connecting cords, smart cards, light bulbs, attachments, cables, light covers or rain covers and other consumables as applicable.
12. Data/hardware corruption arising due to virus infection.
13. Modification/alteration or any sort made to the circuitry, original design of the product.
14. The Serial Number/Model number of the set has been tampered with or removed.
15. Any defect caused by usage of wrong power supply, voltage, corrosion, rust or stains or any problem with supply of electricity
16. Should necessary spare parts for repair be subject to import restrictions of a country resulting in delay in repairs, there will be no liability arising out of such delay.
17. Products being recalled by the manufacturer.
18. Claims arising from the failure to follow manufacturer's instructions.
19. Labor Costs, if no fault is found in the product is not covered
20. Cosmetic damage including but not limited to damage to paintwork or dents or scratches.
21. Costs due to rust, corrosion or water damage. Unauthorized repairs performed by third parties or previously repaired by a non approved service centre or service agent, excluding incidence such as case changes and the like.

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