



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 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, 10th & 11th 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: 12 month from the date of expiry of previous policy/cover period.

Sum Insured: 50% of equipment value as mentioned on purchase invoice or declared value, whichever is lower

Section 2 – The scope of cover

Provided beneficiary have purchased equipment from insured medium, whereby insured have advised to Insurer about the purchase and renewed existing policy with the same terms and condition before the expiry and paid the appropriate premium and issued purchase invoice along with handout to the purchaser through their medium, Insurer in the event of following occurrence to the Insured Equipment will approve for repair or replace equipment with same or similar equipment or at their option, will arrange for payment if the equipment,

- Suffers accidental physical damage to the Insured Equipment and/or such damage cause's equipment to stop working.
- Fails to work because accidentally fluid has entered its internal circuitry, resulting into stoppage of the insured equipment.
- Burglary including Theft and Housebreaking
- Stolen from a locked building/room/vehicle.
- Fire, lightning and explosion.
- Act of god perils
- Damage or theft during riot, strike & malicious damage.

Section 3 – Exclusions

This Insurance policy does not cover:

1. Loss, such as lost, forgotten/misplaced/left unattended, missing, fallen and any loss under mysterious circumstances.
2. Loss resulting from or caused by theft, or attempted theft of insured equipment, left in unattended vehicle or room except car of fully enclosed saloon type or room, having at the time all the doors/windows and other opening securely locked and properly fastened.
3. Loss due to Intentional act or wilful neglect.
4. Loss arising after 12 month from date of expiry of cover period.
5. Any loss due to hire or loan of the insured equipment to a third party or if ownership is transferred.
6. Loss arising due to unlawful act including Terrorist activity, War, Nuclear Explosion, Radioactive Contamination, Chemical, Biochemical, Biological, Electromagnetic, Cyber Attack etc.
7. Any loss if the insured equipment is not connected to any cellular network of service provider (only for mobiles).
8. Consequential loss of any kind or description including wear & tear, moisture ingress, manufacturing defects etc.
9. Loss caused by incorrect storage, poor care and maintenance, careless use, gross negligence, incorrect installation and incorrect set-up.
10. Loss covered by supplier, dealer or factory warranty.
11. Any loss of data or software installed in the equipment.
12. Any loss arising outside the territorial limits of India.
13. Any loss which is cosmetic in nature and does not result in to complete stoppage of/or functioning of equipment.
14. Any loss effecting to SIM card and any ancillary product etc even if the equipment result into complete stoppage of working.
15. Any loss or damage to accessories and panels even if forming a part of standard pack or to any complimentary or ancillary product/s made available under any promotional scheme.
16. Any loss of the insured equipment's Serial Number/Model number of the set has been tampered with or removed

Section 4 – Compensation

Total Loss: –

Compensation for any Total Loss claims will be by way of replacement vide e – voucher which is redeemable at insured designated store or NEFT/payment to the insured account by suitable mode. Maximum liability shall be Sum Insured, subject to excess and depreciation depending on age of insured equipment from date of purchase at the date & time of loss.

Partial Loss: –

Compensation for any Partial Loss claims will be by cashless repair, to the insured equipment or NEFT/payment to the insured account by suitable mode. Maximum liability shall be cost of repair, subject to excess. If the repair cost or maximum liability at the time of loss exceeds the total loss settlement i.e sum insured, insurer shall settle the claim on total loss under BER (Beyond Economic Repair).

Excess is minimum value which shall be deducted in each and every claim. Excess is 5% of the claim value or 300 rupees, whichever is higher.

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Compensation approved for replacement can be utilised for purchase of same single equipment only. Once the compensation is agreed this replacement has to be obtained or equipment need to be repaired from Insured designated outlets or service centre, failing which the claim approval shall be forfeited. If the replacement or repair value is more than the compensation payable, beneficiary has to bear the difference between repair or replacement value and approved amount.

E – Voucher is expected to be redeemed from insured designated store or service centre within 15 days from date and time of claim decision.

The Sum Insured or maximum liability shall be calculated as follows by applying depreciation on the claim value only for total loss claims under Theft category claim:

Age from policy renewal date	Depreciation
Up to 90 days	10% of Percentage of sum insured
91 to 180days	25% of Percentage of sum insured
More than 180days	50% of Percentage of sum insured

Maximum of 3 claims shall be addressed by the Insurer, during policy/cover period; subject to maximum value of Sum Insured at the time of loss and prior claims are partial loss. Depreciation is not applicable for all damage category claims.

Section 5 – Policy Condition

Insured or beneficiary shall at all times agree & declare that:

- Take all reasonable steps to safeguard the insured equipment.
- Insured equipment is purchased along insured product/services or registered at the time of purchase itself
- In the event of loss, declare/disclose all the material fact about the incidence or event and submit salvage.
- In the event of a loss, all benefits shall be forfeited, where there are any misrepresentations, misdescription or non disclosure of any material fact significant to admission of liability and assessment of loss.

Section 6 – Claim Procedure

In the event of loss insured or beneficiary is required to do following steps:-

- An immediate intimation (not later than 48 hours from the date and time of loss) about loss should be given to insurer or administrator on **022 – 2871 7171**.
- All claim related documents or correspondence need to be submitted to and all such documents or correspondence should reach administrator not later than 15 calendar days from the date and time of the event of loss.

Theft Category –

- The event should be immediately (not later than 48 hours from the date and time of loss) reported to the nearest police authorities and police acknowledgment/receipt to be furnished.

- The event will have to be simultaneously notified to the cellular network service provider not later than 48 hours from the date and time of loss and a written acknowledgment on confirmation of barring of SIM services from network service provider to be furnished.

Damage Category –

- The event need to be notified to facilitator with proximate cause or reason of loss, in turn facilitator will guide further course of action i.e. advice to take damaged insured equipment, to nearest authorized service centre & obtain service estimate towards damage
- Do not get damaged insured equipment repaired unless intimated over helpline of administrator & further authorized by insurer.

Section 7 – Contact points for Claims

All claim related queries and submission of claim document/s or correspondence should be directed to administrator by calling on **022 – 2871 7171** or by sending SMS as “MAPLE (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. CLAIM 1234567890

On the basis of type of claim, administrator will in turn guide you about further claim process. All claim related documents or correspondence need to be submitted to administrator in Duplicate i.e. Original claim document/s with one additional photo copy of all original claim document/s within 15 calendar days. **Note: All original Documents shall be retained by insurer at the time of claim and shall not be returned to the insured/claimant.**

For claim guidance or assistance and claim related issues, beneficiary can contact either Insurer or Administrator.

Insured/Beneficiary can inform about the claim i.e. claim intimation, know their claim status and also get all other relevant information by calling on **022 – 2871 7171** or writing an email at maple@aarviinsurance.co.in or by sending an SMS as “MAPLE (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. MAPLE 1234567890

Please refer <http://maple.aarviinsurance.co.in> to view or download insurance related documents, obtain information regards to policy terms & condition, claim process, report clam or check claim status etc.

This scheme is available at select stores/outlets. Insurance is subject matter of solicitation.