

## Information document about the insurance product

Company: Tulip Assist is the Authorized agent and Distributor of Tulip Assist Insurance Limited and acts as a point of contact for this insurance, non-life insurer, licence number: 12047135 (NLD)

Product: Mobile Complete

Issued for:  
Belgium

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the policy conditions.

### What is this type of insurance?

With the Mobile Complete policy, you are insured for damage to your device. The insurance covers damage caused by falls, impact, moisture damage and frost damage. In addition, you are insured for theft of your device.



#### What is insured?

- ✓ You are insured for falling damage, impact damage, moisture damage, frost damage and theft.
- ✓ Compensation in kind  
Compensation for damage to or theft of your device will always be paid in kind. We do not pay out in cash for damage on your device caused by damage or theft. We only pay in cash for expenses up to € 1.000 caused by misuse within 24 hours after theft.
- ✓ Replacement device  
When we replace the device rather than repair it. You will then receive a device of the same brand and type. If this is no longer available, you will receive a similar device with equal features. This device may be new or refurbished.
- ✓ Misuse  
Operating expenses up to € 1.000 caused by misuse within 24 hours after theft.



#### Wat is niet verzekerd?

- ✗ If you did not do everything that may reasonably be expected from you to take the best possible care of your device. Normal wear and tear, (manufacturer's) warranty, gradual deterioration of parts, devaluation, cosmetic damage, insufficient maintenance or your own negligence.  
Fraud or deception.

- ✗ Repair and borrow device  
Damage caused during or after repair by a party other than Tulip Assist. During repair you will not receive a borrow device.
- ✗ Loss, measurements and use  
Loss of your device. If you could have taken better measures in the particular situation to prevent damage. If you violate the instructions for use of your device.  
Specific damage  
Damage to your device caused intentionally, by your own fault or recklessness. Damage to accessories or other similar items of your device. Loss of data due to damage to your device. Damage that occurred before the insurance was taken out. Damage that you reported after your insurance has ended.
- ✗ Damage caused by postal shipment.  
Damage caused by misuse, experimentation or viruses. Damage caused by natural disasters, armed conflicts, use of weapons.  
Consequential damage or damage covered by another insurance (e.g. home contents insurance). Damage caused during rental or loan for use of your device, or as a result of seizure



### Are there any restrictions on cover?

- ! During the term of your insurance, we will pay out a maximum of twice the amount of the purchase value of your device.
- ! Deductible  
See policy schedule.



### Where am I covered?

- ✓ World Wide



### What are my obligations?

Payment obligation for premium and deductible. Report damage/theft to us as soon as possible and in any case during the term of the insurance. Provide us with all information relevant to the proper handling of your claim. Do everything you can to prevent damage to your device and take all appropriate measures to prevent damage.



### When and how do I pay?

The costs for your insurance are paid in advance every month and are collected by direct debit. The collection always takes place before the first calendar day of the month.



### When does the cover start and end?

Your policy starts when you have received your policy schedule, information sheet and policy conditions from us. Your insurance policy runs for a maximum of 5 years, but you can cancel it at any time (notice period is 30 days). We can also terminate your insurance with immediate effect for the reasons given under additional information:

When you have claimed twice the original purchase value of your phone for damage. If you do not pay the premium on time. When ownership of your phone passes to another person. When you move abroad. When you commit fraud with claims or try to mislead us. When you use your phone for criminal activities. When the financial health of the insurer/creator is at stake.



### How do I cancel the contract?

You may cancel the 'Mobile Complete' insurance at any time. Cancel your insurance online by logging into your account via [www.tulipassist.be/login](http://www.tulipassist.be/login). Go to the tab 'Mijn Polissen' and click on 'Polis beëindigen' to cancel your 'Mobile Complete' insurance. We work with a 30-day notice period. You can also cancel the contract via [info@tulipassist.be](mailto:info@tulipassist.be) or via +32 (0)800 58 308.