

# Mobile Device Insurance

## Insurance Product Information Document

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Company: Oney Insurance (PCC) Limited, 171, Old Bakery Street, Valletta VLT1455, Malta  
Product: Epic Device Insurance

Oney Insurance (PCC) Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority (Company Registration Number: C53202).

This document provides a summary of the cover only. Full details of your cover can be found in your policy terms and conditions and Certificate of Insurance. It is important you read these documents carefully.

### What is this type of insurance?

Epic Device Insurance provides for the repair of the specified electronic device (smartphones and tablets) purchased through Epic Malta against Accidental or Liquid Damage. In case of destruction or damage beyond economical repair of the Insured Device, the Insurer shall provide You with a credit settlement in your Epic account in the amount of the price of the same model of the Insured Device as displayed in Epic Communications Limited website <https://www.epic.com.mt/> at the time of claim is approved. In case the same model of the Insured Device is not available in Epic Communications Limited website, You will receive an amount equal to the Purchase Price.



#### What is insured?

- ✓ The insurance cover extends exclusively to mobile devices and tablets that you have recently purchased from Epic Malta, whereby the insurance can be taken out at the same time as the purchase of device or within thirty (30) days of the purchase date.
- ✓ Mobile devices and tablets purchased through Epic Malta that are new or like-new and in good working condition (displaying virtually and technically no imperfections);
- ✓ Covered against Accidental and Liquid Damage due to a sudden or unforeseeable external event (such as dropping, falling down, fire, contact with liquids) such that it can no longer be properly used.



#### What is not insured?

- ✗ Any Claim for an Insured Device not owned by You;
- ✗ Claims resulting from loss of Your Insured Device;
- ✗ Claims resulting from events that took place before the insurance came into effect;
- ✗ Cosmetic damages, such as scuffs, scratches, dents and chipping, which don't impact the functionality of the device;
- ✗ Damage caused by Normal wear and tear (including decreased battery performance) or Oxidation;
- ✗ Software damage (e.g. due to viruses);
- ✗ Electronic Data: Any consequence, howsoever caused, including but not limited to virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
- ✗ Damages resulting from premeditated action or gross negligence (e.g. failure to comply with the manufacturer's instructions for use);
- ✗ Any loss, damage or liability where Your Insured Device is not fitted with an active functioning SIM;
- ✗ Claims filed for an Insured Device You are unable to provide Us with;
- ✗ Damage following repair, maintenance, refurbishment or cleaning;
- ✗ Damages due to warlike or terrorist events and unrest of all types as well as measures taken to counter them, and due to natural catastrophes or following confiscation by the authorities.

Please refer to the terms and conditions of insurance for complete information.



#### Are there any restrictions on cover?

- ! You shall be at least eighteen (18) years old;
- ! Your Insured Device must be in good working condition displaying virtually and technically no imperfections prior to taking out this policy;
- ! The number of Claims is limited to two (2) per any twelve (12) consecutive months;
- ! Claims where in any respect fraudulent or fraudulent means or deception is used by the insured or any person acting on the insured's behalf to obtain any benefit under the policy shall be forfeited.



## Where am I covered?

- ✓ This insurance only covers devices bought in Malta by Maltese residents. The Insured Device is covered in the Republic of Malta and for travel outside the Republic of Malta up to sixty (60) days subject to any rules on international sanctions.



## What are my obligations?

### Before signing the Insurance Agreement:

- Becoming familiar with the Policy Terms & Conditions and accepting them.

### Obligations during the term of the contract:

- ensure the validity of the information you have provided upon purchasing the insurance product;
- act in good faith throughout the duration of your policy, taking all reasonable steps to safeguard the Insured Device against Accidental or Liquid Damage;
- to ensure continuation of the cover pay the premium or premium instalments on time.

### In case of Claim:

- You must report the Claim to Epic immediately, latest within five (5) working days following its occurrence, either online or by telephone;
- In the event of a Claim, submit a completed claim form;
- in case of an Accidental or Liquid Damage do not attempt to repair the Insured Device by Yourself or to contact a repairer directly;
- You must provide any relevant documents and/or information the Administrator may request. Failure to do so may affect Your ability to make a claim under this insurance cover.



## When and how do I pay?

The insurance premium is charged to Your monthly mobile service bill via debit/credit card.



## When does the cover start and end?

- Your insurance coverage begins on the date shown in Your Certificate Schedule and is taken out for a period of twenty-four (24) months;
- At the end of this period and at the end of each twelve (12) month period thereafter, you will receive a communication to explain that your insurance cover will be automatically renewed for successive periods of twelve (12) months, unless either you have been provided with at least sixty (60) days written notice, or you provide not less than thirty (30) days written notice that the insurance cover will not be renewed. Your insurance cover will not be renewed for a total period (including all renewable periods) of more than sixty (60) months from the date shown in your Certificate of Insurance.



## How do I cancel the contract?

- You can cancel your policy by letter or phone at 00356 20999900 or go to your next Epic store.
- You have fourteen (14) working days from the date you purchase this cover to contact us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy within this period, we will refund the premium you have paid provided there hasn't been a claim (or an incident that might lead to a claim), in which case there may be deducted from the refund an amount equivalent to the cost of the settled claim. Following the expiry of the cooling off period you continue to have the right to cancel your policy at any time by contacting us, please refer to the Policy Terms & Conditions for full details around cancellation. Cancellation will take effect at the end of the monthly period.