

Please read – Important Information About Your Insurance

1. About your insurance benefits

Your mobile device insurance benefits are underwritten by the insurer Oney Insurance (PCC) Limited, with registered address at is at 171 Old Bakery Street, Valletta, VLT 1455, Malta, and company registration Number C53202, a protected cell company, authorised and regulated by the Malta Financial Services Authority to carry on General Insurance business (“**Insurer**”). Please see your Insurance Product Information Document and Terms and Conditions of Cover for more detailed information.

The insurance benefits for your mobile device are provided to you under a Group Insurance Policy issued by the Insurer to the policyholder, Epic Communications Limited, a Maltese Limited Liability Company registered at Level 6, Skyparks Business Centre Malta, International Airport, Luqa, LQA 4000, Malta, with company registration number C10865 (“**Policyholder**”), for its customers, and is acting as Ancillary Insurance Intermediary, benefiting from the exemption from the need to be authorised for its activities in relation to the Insurance Contract under Article 1(3) of the Insurance Distribution Directive 2016/97 and pursuant to the provisions of Part VIII A of the Maltese Insurance Business Act.

2. About boltech

Boltech Europe Agency GmbH (“**Agent**”) is a private limited liability company incorporated in Germany with company registration number HRB 165518 B with registered address at Kurfürstendamm 194, 10707 Berlin, Germany and authorised as insurance intermediary by the Chamber of Commerce and Industry of Berlin (IHK Berlin) under no. D-34IG-YMWJ7-22, operating in Malta through the freedom of services agreement of the European Union and responsible for the management of Claims under the Group Insurance Policy. The Agent does not provide advice in relation to this insurance.

3. Demands and Needs – checking this product is right for you

Accidental Damage and Liquid Damage: This product meets the demands and needs of those customers who wish to protect their mobile device against unintentional and unexpected accidental damage and damage resulting from accidental liquid spillage into or onto the device. Please be aware that if you do not comply with the policy conditions this may result in the policy being invalidated or affect the amount the Insurer pays to you in the event of a claim.

4. Complaints and out of court compensation procedures

We believe that you deserve to be treated in a courteous, fair, and prompt manner. Our goal is to provide an excellent service to all of our customers. If you are dissatisfied, then please let us know immediately by contacting the Agent using the following contact details:

Email:	complaints.epicdeviceinsurance@boltech.eu
Post:	boltech Europe Agency GmbH, Kurfürstendamm 194, 10707 Berlin, Germany

After you have provided your name and your insured device IMEI, the Agent will write to you to acknowledge your complaint and explain the complaint procedures, and let you know when you can expect a full response.

At any stage You may contact any of the following:

Financial Services Arbiter

Office of the Arbiter for Financial Services,

N/S in Regional Road Msida MSD

1920, Malta

Phone: 8007 2366 or 21249245 or

E-mail: complaint.info@financialarbiter.org.mt

Website: <https://www.financialarbiter.org.mt/>

Referral to the Office of the Arbiter for Financial Services must be made within two years of the date that the complaint arose.

Following this complaint procedure or making use of the one of the above options does not affect the complainant's right to take legal action.

5. How is the Agent paid for the services provided?

The Agent receives from the Insurer the commissions which remunerates its services.

6. Your cooling off period rights

Cooling off period right

You have the right to withdraw from your insurance cover under your Terms and Conditions during a period of fourteen (14) working days after purchasing your insurance cover without giving any reasons ("Cooling off Period"). This right can be exercised free of charge. The Cooling off Period commences on notification to you of the conclusion of cover, but not before you have received information about your insurance as required under applicable law and as set out in the following:

- (i) Information about your right to cancel your insurance cover.
- (ii) The Certificate Schedule including the Terms and Conditions; and
- (iii) The rules for setting the premium, where this is not specified in the application, and for any planned changes to the premium (if applicable).

If the Cooling off Period expires on a day which is not a normal working day or a public holiday, then you can wait until the next working day.

Your cooling off period cancellation notice must be provided to the Agent or the Administrator in writing (using the contact details below) and will be satisfied if it is received within the cooling off period.

You will be provided with a full refund of your premium unless you have already made a claim, in which case there may be deducted from the refund an amount equivalent to the cost of the settled claim and, to the extent that this exceeds the outstanding amount of premium refund due, any deductible may be retained by the Agent.

You may cancel the coverage at any time by providing written notice to Epic or the Agent using the contact details included in your Terms and Conditions. Cancellation will take effect at the end of the monthly period.

7. Protection Rights equivalent to Protection Fund Regulations

If the Insurer defaults on its obligations under your insurance policy your insurance benefits are protected by the Protection and Compensation Fund in Malta. See below for more information:

<https://www.mfsa.mt/publications/corporate-publications/compensation-schemes/>

8. Deductibles

The Deductible payable to the Agent in respect of a Claim will be shown on your Certificate Schedule. It can be calculated based on the following table:

Value Category of the Insured Device	Excess Fee
€0-249.99	€ 25
€250--499.99	€ 50
€500-749.99	€ 75
€750--999.99	€ 100
€1000-1499.99	€ 150
€-1500-2000	€ 200

bolttech Privacy Notice

General information about personal data

This Privacy Policy is provided by Bolttech Europe Agency GmbH (“**bolttech**” and/or “**Agent**”), an insurance agent with registered office at Kurfürstendamm 194, 10707 Berlin, Germany, and company number HRB 165518 B, and authorised as insurance intermediary by the Chamber of Commerce and Industry of Berlin (IHK Berlin) under no. D-34IG-YMWJ7-22. It concerns the processing of personal data collected and processed by bolttech in the context of the provision of insurance distribution services provided to you in connection with mobile devices you have purchased from Epic Communications Limited (“**Epic**”).

The protection of your personal data is very important to us, and we would like to talk to you openly about this.

We adhere strictly to the requirements of the European General Data Protection Regulation (EU) 2016/679 (“**GDPR**”) and Maltese national data protection regulations, such as in particular the Data Protection Act (Cap 586). To protect your data from access and misuse by unauthorised persons, we always use appropriate technical and organisational security measures, in particular through special logical and physical access measures.

What personal data of yours do we collect and process?

When you purchase insurance cover distributed by us, we will collect and process the following data about you:

Contact information:	Name, full address, country of residence, e-mail address and telephone number.
Mobile device information:	Details about your mobile devices (make, model, price and IMEI).
Identification details:	Identification numbers issued by agencies or government agencies; for example, date of birth, passport number, identity card number.
Data relating to management of your insurance cover:	Information about premium and deductible payment, details of the circumstances of any incident giving rise to a claim, including any reports or information requested in support of your claim.

Purpose and legal basis for the processing

Except for marketing data, profiling and special categories of data, your data will be processed by us, without the need for your explicit consent, to distribute the insurance services. In particular, the data will be processed:

- (a) to carry out the insurance services requested by you.
- (b) to respond to customer requests, complaints and notifications.
- (c) to collect and manage customer feedback on the services provided.
- (d) to help us prevent fraud, money laundering, terrorism and other crimes by verifying what we know about you.
- (e) to generally comply with legal, accounting and tax obligations.

Transmission of the data

The data you provide will not be passed on to third parties, apart from:

- Your insurance company, Oney Insurance (PCC) Limited (“**Insurer**”), as an independent data controller, for the purposes of providing you with your insurance benefits; and

- Public bodies or public authorities, as independent data controllers, if required by law or to prevent or repress the commission of offenses or crimes;
- Epic, as independent data controller, for the purposes of understanding your preferences and premium collection.

The data you provide may also be communicated to the following categories of subjects, who will act as Data Processors by virtue of specific contractual agreements in place:

- Other companies with which the Agent has entered or will enter into agreements and / or collaborations to administer the benefits of your insurance, including repairs and replacements of your insured mobile devices.
- The Agent may also share your personal data with other companies in the bolttech group who provide data processing services to us to assist us in carrying out business activities which are in our legitimate business interest and where such interests are not overridden by your interests.

Processing outside of the EEA

As part of the pursuit of the purposes listed above, the Agent may transfer your personal data to other countries. Where the Agent transfers data or share it with others outside of the European Economic Area (EEA) we will ensure that those persons or companies that receive your personal data agree to protect it from improper use or disclosure in accordance with data protection laws and will adopt the appropriate safeguards pursuant to the GDPR.

Retention period

Our data retention policies comply with all applicable laws and privacy regulations to which we are subject. They set the periods which we are allowed to retain all the different types of data that we hold and are reviewed on a regular basis.

We safely and securely destroy data in accordance with time limits set out in our policies.

When we continue to use data for statistic and research purposes, we ensure that the data is anonymized so that you cannot be identified by or from it anyway.

You have these rights

You have the right to receive information free of charge at any time about the data stored concerning your person, its origin and recipients as well as the purpose of the data processing. You also have the right to data transfer, restriction, correction, objection and, after expiry of legal periods, the deletion of your data. Please contact us by e-mail to privacy@bolttech.eu.

Should there ever be any reason for complaints regarding the processing of your data, you can also contact the data protection authority Office of the Information and Data Protection Commissioner, at any time. You can find more information at (<https://idpc.org.mt/>).

High security standards for data

We protect the data stored on our servers according to the current state of the art. Should there be a loss of data or a breach of data protection despite the high security requirements, special measures are in place: Technical and/or manual weak points are immediately identified, and the errors are corrected as quickly as possible. Depending on their severity, the persons affected, and the data protection or regulatory authority are informed. Where appropriate we use encryption or other security measures which we deem appropriate to protect your personal information. We also review our security procedures periodically to consider appropriate new technology and updated methods but despite our reasonable efforts, no security measure is ever perfect or impenetrable.