



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

Proposer – Quick Heal Technologies Limited certified retailers or partners for the benefit of their end consumer, whereby customer purchase/register their app or product/services along with purchase of equipment, only through proposed stores.

Insurer: The New India Assurance Company Limited.

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

Insured - Quick Heal Technologies Limited for the benefit of their customer i.e purchaser of the insured equipment

Beneficiary/User: Beneficiary/User: The purchaser, 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.

Insured Equipment: Product as shown on purchase Invoice such as Mobile Handset, Tablets or Phablets & Laptops

Medium: Proposer certified stores/partners or associate or online and app channel with in India.

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

Cover Period: 12 month from date of purchase of insured equipment subject to app or product or services is successfully registered or activated within 15 days from the date of purchase for 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, 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, lightening 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 purchase.
5. Any loss due to loan or usage 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/App 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

Partial Loss: –

Compensation for any Partial Loss claims will be by repair to the Insured Equipment or NEFT/payment to the insured account by suitable mode. Maximum liability for each Insured Equipment 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, Insurer shall settle the claim on total loss under BER (Beyond Economic Repair).

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Total Loss: –

Compensation for any total loss claims will be by way of NEFT or payment to the insured account by suitable mode. Maximum liability per Insured Equipment 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.

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

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

Age	Depreciation
Up to 90 days	10% of Purchase Price
91 to 180days	25% of Purchase Price
180 days & Above	50% of Purchase Price

Maximum of 2 claims shall be addressed by the Insurer, during policy period; subject to maximum value of Sum Insured at the time of loss and prior claim is partial loss.

If the repair or replacement value is more than the compensation payable, beneficiary has to bear the difference between repair or replacement value and approved amount.

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 & registered at the time of purchase
- 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 – 28717171**
- All claim related documents or correspondence need to be submitted to administrator 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 administrator with proximate cause or reason of loss, & obtain service estimate towards damage from nearest authorized service centre.
- Do not get the 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 – 28717171 or by sending SMS as “QHGS (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. QHGS 1234567890.

On the basis of your call administrator will guide you further course of action.

All claim related documents or correspondence need to be submitted to administrator i.e. Original claim document/s with one additional photo copy of all original claim document/s.

Note: All original documents shall be retained by insurer 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 – 28717171** or writing an email at qhgs@aarviinsurance.co.in or by sending an SMS as “QHGS (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. QHGS 1234567890

Please refer www.qhgs.aarviinsurance.co.in to view or download insurance related documents, obtain information regards to policy terms & condition, claim process etc.

This scheme is available at select stores/outlets.

Insurance is subject matter of solicitation.