

3FÖRSÄKRING EXPRESS - INSURANCE FOR MOBILE PRODUCTS

square
trade™



TERMS AND CONDITIONS

The insurance covers the repair or replacement of a mobile product with an equivalent product.

These insurance terms and conditions apply to such group benefit insurances which are intended only for Hi3G Access AB's (below referred to as "3") customers. The insurance is offered by an English insurance intermediary, SquareTrade Limited, and the insurer, BNP Paribas Cardif Försäkring AB, corporate registration no. 516406-0567 in Sweden. An insured product in these terms and conditions refers to a mobile phone or tablet for which insurance was taken out.

1. WHEN CAN YOU RECEIVE BENEFIT?

Based on these insurance terms and conditions, the insurance policy and the purchase receipt of the product, the following insurance events occurring during the insurance period are covered:

- Damage as a result of an accident which the insured product has been exposed to, provided that the damage is due to an external, sudden and unexpected event, which prevents the product from operating as it should. *For example, if the insured product has been dropped on the ground or in water, or if it has had liquids splashed onto it.*
- Functional defects in the insured product if functional failures arise due to the insured product's internal mechanical or electrical system after the manufacturer's warranty has expired. *For example, if the motherboard or microphone port does not work or if the battery maintains a charge of less than 50 % of its original charge capacity. In the event that you, the customer, can replace the battery and it is more than one year old, we only replace the battery without a deductible.*
- Theft or loss of the insured product. The time and location for the theft or loss shall be specified and the event shall be described.

2. WHO CAN TAKE OUT THE INSURANCE?

The insurance may be granted in connection with the purchase of the product, either in store, over the phone or in the web shop. To take out insurance later (within three months) the mobile product shall be shown in a 3store, in order for them to check that the product is undamaged.

If the policyholder is an individual or a sole trader: You shall be at least 18 years old, a Swedish resident at the time of the purchase and the insured product should be intended for your own use.

If the policyholder is a company: The company shall be a Swedish resident corporate entity.

The product named in the insurance policy and the receipt of the specified product is covered by the policy in accordance with these insurance terms and conditions. The insurance is valid for the benefit of the policyholder listed in the insurance policy. An insurance policy is sent to the e-mail address notified to 3 in connection with the purchase.

The insurance also applies to accompanying standard equipment that is included in the insured product's original packaging.

3. WHEN DOES INSURANCE POLICY TAKE EFFECT AND FOR HOW LONG IS IT VALID?

The insurance takes effect when the subscription is activated and you are in possession of the insured product. The insurance period is one month and the insurance will be extended one insurance period at a time if neither you nor the insurer has terminated the insurance contract.

4. WHEN IS THE INSURANCE TERMINATED?

The insurance will be terminated immediately:

- a) if you terminate the insurance by contacting us;
- b) if the contractual relationship between you and 3 ceases and 3 no longer invoices you for any services or for the insured product,
- c) when the insured product is 5 years old,
- d) if you sell or give away the insured product (selling also means a financial settlement for the insured product if it is redeemed), or
- e) if you have reported two replaceable insurance events based on the same insurance policy within twelve (12) months, regardless of when the period occurs.

The insurer can terminate the insurance, see point 15.

If the insurance is terminated you have no right to prolonged cover or continuation insurance.

5. HOW DO YOU GET BENEFIT?

The insurance is valid worldwide.

Contact us when an insurance event occurs so we can resolve the situation together via phone: +46 852500968 or online: www.squaretrade.se. If we can't resolve the problem via phone or online, we will, on being paid the current excess, provide you with an option to go to a local repairer (approved by SquareTrade) or option to deliver a new or refurbished replacement product.

If SquareTrade delivers a replacement product you will, together with this, receive a postage prepaid envelope intended for the damaged product. Within 7 days from receipt you shall deliver or post the damaged product to the authorized repair centre in this envelope. All software locks that limit the access to the product, e.g. password, operator lock or the application "find my iPhone", must be disabled before you post the damaged product. When reporting the claim, you will be notified how long the repair should take. You should be present at the address indicated at time of claim in order to receive the repaired product.

A replacement product will, in the extent possible, be delivered the following working day to the address in Sweden, which you have specified at the time of claim. At your separate request, the replacement product can be shipped to an address in another EU country, Norway or Switzerland. You can't have the product delivered to the stated address the following working day at any location outside Sweden. When reporting the claim, you will be notified how long the delivery of the replacement product will take and how to proceed with the claim process. You should be present at the address indicated at time of claim in order to receive the replacement product.

The replacement product will either be a new or a repaired product that is equivalent to the insured product. If the insured product is no longer available as a new product, an equivalent replacement product will be delivered. We can't guarantee that the colour or functions of a replacement product will be identical to the old one. The replacement product may be a repaired product and replacement parts may be new or repaired and consist of either the original manufacturer's or another manufacturer's parts, which in terms of technical characteristics is equivalent to the original technology.

SquareTrade provides a product warranty for 36 months on the replacement product.

Before the product is posted, you shall ensure that all blocks that restrict access to the device (e.g. password, or the "Find my iPhone" application) are no longer in active mode.

The maximum value of the benefit is 15 000 SEK.

Administration Fees

If the damaged, insured product does not arrive at the authorized repair centre within 14 days, SquareTrade will charge the payment card that you have specified with an additional administrative fee of up to 8 000 SEK. Alternatively, the fee maybe invoiced in connection with 3's invoice for services relating to the insured product. The size of the fee depends on the damaged product's value and the charge communicated to you at the time of claim.

You are responsible that the damaged, insured product is carefully packaged prior to shipment. You are also responsible that all the information in the damaged insured product is backed-up, and that all applications that limit the use of the product have been deleted. If the product's use has been limited when it's received by the repairer, we may reject the insurance claim or invoice the price of a replacement product, with maximum 8 000 SEK from the customer's payment card.

All personal data will be erased from the damaged, insured product that is received.

If the authorized repair centre decides that the insurance does not cover benefit for such damage or product, the insured product will be sent back you without being repaired, or will be destroyed at your request. The replacement product you have received must therefore be returned to an authorized repair centre. If the replacement product is not returned within 14 days or is not in the same condition as when you received it, the value of the replacement product will be charged to your payment card.

Double Insurance

If an interest covered by this insurance is insured for the same risk under another insurance, BNP Paribas Cardif will not carry out any right of recourse or compensate the other insurer.

6. CHANGES

You should immediately inform 3 if you sell or give away the insured product. You should also right away inform 3 if you replace the insured product with another product or a new product. The change can affect the scope of the insurance, the validity, or the size of the deductible.

7. DEDUCTIBLE OF THE INSURANCE

The deductible varies according to the insured product's purchase price.

You shall at the time of the claim give information about a payment card which can be charged with the applicable deductible in accordance with the policy letter. SquareTrade reserves the right to refuse to supply a replacement product if there is no coverage corresponding to the deductible on the stated payment card.

You will find information about the size of the deductible in your insurance policy (which you received by e-mail). If the replacement product's value is less than the amount of the deductible, we will adjust the size of your deductible in proportion to that value.

8. WHAT ARE THE LIMITATIONS?

General restrictions regarding all insurance events

The insurance does not cover insurance events caused or partly caused by:

- compulsory military service, or situations with war, civil war, uprisings, terrorist activities or other similar conditions,
- nuclear explosions or radiation,
- your intentional or criminal acts.

If the insurer determines that the cause of the insurance event is due to your intentional, gross negligent or negligent conduct, the benefit can be reduced or denied completely with respect to the circumstances.

Other restrictions

The insurance does not cover:

- damages due to, or caused by, wear and tear, or which occurs as a result of this; for example, scratches.
- damages due to the insured product being used in a way that deviates from ordinary use.
- theft or loss as a result of that the object was left unattended in vehicles, in public premises or public places.
- theft or loss if a police report has not been filed (the police report shall be complete with IMEI-number, a description of the event and the date, time and site for the event),
- damages covered by the manufacturer's product warranty.
- replacement of parts due to wear and tear.
- loss of downloaded programs or reinstallation or other data stored in the insured product, for example apps, videos or music,
- damages caused by software, viruses or external storage media (such as additional memory or memory card).
- damages due to cleaning, service, inspection of the insured product or neglecting to follow the instructions of the manufacturer.
- damages incurred due to the fact that the insured product can't be used for a period of time, e.g. that you can't pay a bill in time or can't get access to your travel documents, because you can't use your mobile phone.
- damages if you can claim benefit from any other insurance, such as home insurance (benefit regarding the same insurance event can't be obtained from two insurers),
- damages if the product's serial number has been fully or partially reserved.
- damages if an amount equal to the deductible is not possible to reserve.

9. AMOUNT OF THE INSURANCE PREMIUM AND PAYMENT

The amount of the insurance premium is specified in the insurance policy. The insurance premium is invoiced monthly together with 3's invoices for the contracted performances.

10. LATE PAYMENTS OF THE INSURANCE PREMIUMS

If the insurance premium is not paid on the due date, the insurer has the right to cancel the insurance to cease in the end of the next month, not before 14 days after the notice of termination has been sent (notice period).

However, the insurance does not cease to apply if the full insurance premium has been paid before the end of the notice period.

11. WHEN DO YOU NEED TO REPORT YOUR CLAIM?

Claims for damages must be made without delay. Claims for benefit shall be made within one year from the date when you became aware of the insurance event or of the consequences of an insurance event.

If you are claiming insurance benefits you must file suit for such within 10 years from the date that the condition arose according to which you became entitled to such under the insurance contract. If you have made a claim to BNP Paribas Cardif within this time span, the grace period to file is always a minimum of 6 months from the time BNP Paribas Cardif made its final position on the claim. If the suit is not filed in accordance with the above, your right to insurance cover is forfeited.

12. PREPARATION OF CLAIM FORM

Claims for damages are made by contacting by telephone or online, please see Section 5.

In case of theft or loss, a complete police report always must be filed. The insurer, in connection with its assessment of the right to benefit, may require that you submit verification that you have purchased the insured product.

If we send you a replacement product you will receive an envelope and instructions on how to send in the damaged product. You must follow the instructions given to you and fill in the necessary information on the stickers, which also constitute the shipping forms. If you do not follow our instructions, you may possibly be responsible if the product is lost or damaged during shipping. You must remember to make sure you have a back-up of the data on the product, because all data will be erased if the insured product is replaced.

If we do not receive the damaged product, we may charge your payment card with the cost of the replacement product, i.e. maximum an amount that is equivalent to the administrative fee.

13. YOUR RIGHT TO TERMINATE THE INSURANCE

You have the right to terminate the insurance contract at any time. Notice of termination can be made by contacting 3 online or by telephone.

If you cancel the insurance within 14 days from taking effect, the insurer refunds any paid insurance premium, provided that no insurance events have been benefited before the insurer's liability has ceased.

14. THE INSURER'S RIGHT TO TERMINATE THE INSURANCE POLICY

The insurer has the right to terminate the insurance contract at the end of the insurance period. Notice of termination shall be made in writing, at the latest one month before the end of the insurance period.

15. THE INSURER'S RIGHT TO CHANGE INSURANCE TERMS AND CONDITIONS

The insurer has the right to make changes in the terms and conditions and premium if informing at the latest one month before contract renewal date. The insurer also has the right to make changes to the terms and conditions in case of amended legislation or regulatory provisions.

The insurer also has the right to make minor changes in the terms and conditions of the insurance, as long as it will not affect the primary content of the insurance contract.

16. SUBMISSION OF FALSE INFORMATION

Before the insurance is granted, you must provide accurate and complete information. These may be of importance in assessing the insurer's liability. In addition, you must, without undue delay, correct the data if you later discover that the data is false or incomplete.

If you have been dishonest in connection with the fulfilment of your obligation to provide information, the insurance contract is not binding for the insurer. In such cases, the insurer has the right to retain the paid insurance premiums, even if the insurance contract is terminated.

If you have failed in your obligation to disclose information intentionally, or due to such negligence that can't be regarded as minor, the benefit amount may be reduced or benefit denied. If benefit from the insurance is paid due to you having provided false information to the insurer, the insurer has the right to recover the sums paid out in benefit from the insurance and to also take legal action.

17. DO WE HAVE A DIFFERENT VIEW?

SquareTrade Limited aims to offer you the best service possible. If you, for any reason, are not satisfied with our service, we ask you to immediately contact us at +46 852500968, or to send us an email at: kundservice@squaretrade.se or to visit our website at: www.squaretrade.se. We will review your case as soon as possible.

If you feel that we have not fulfilled our commitments that are required in accordance with the insurance contract, you can always contact the administrator of the case and request a review. In addition, you can always write to the address below and tell us about your case and ask us to rectify the situation.

The decision can be appealed in writing by sending an informal letter to the following address:

Customer Experience Manager, SquareTrade, Stureplan 4C, 4 th floor, SE-114 35Stockholm.

If you are not satisfied with our decision, you can contact the insurer at the address: Complaints Board, BNP Paribas Cardif, Box 24110, 400 22 Gothenburg, Sweden

If you are dissatisfied with a decision regarding the insurance you can also contact other instances:

The National Board for Consumer Disputes (www.arn.se)

The board provides guidance on disputes between consumers and business operators.
Box 174, 101 23 Stockholm
Telephone: 08-508 860 00

The Swedish Consumers' Insurance Bureau (www.konsumenternas.se)

Provides advice to consumers in various insurance matters.
Karlavägen 108, Box 24215, 104 51 Stockholm
Telephone: 0200-22 58 00

The Swedish Consumer Agency and the municipal consumer guidance organisations

You can receive guidance and information, when you buy insurance, by the municipal consumer guides. You can also have guidance by the Consumer Agency at www.hallakonsument.se.

The competent court is the Swedish general court, with the District Court being the court of first instance.

18. HOW IS YOUR PERSONAL DATA HANDLED?

Personal data that you have submitted to the insurer or insurance intermediary is handled in accordance with the obligations stated in the insurance contract or stipulated in legislation. Your personal data can also be processed for market and customer analysis, as well as for business, product, and methodology development. In addition, the data can also be used for information and marketing purposes. The insurer and insurance intermediary are responsible for ensuring that personal data is processed in a legal manner.

For the purpose stated above, personal data may be disclosed to another company within the group to which the insurer or insurance intermediary is a part of, or to those companies' business partner or to any other company, both within and outside the EU and EEA, if the concerned company is included in the same group as the cooperative partner.

SquareTrade may record or otherwise document the telephone communication between you, as an individual, and the company.

All personal data is handled very carefully to protect all individuals' personal integrity. Therefore, personal data is only accessible to those people who need it in order for them to perform their work. In addition, we ensure that submitted data is only accessible to the extent necessary to achieve the aforementioned objective.

If you would like information about your own personal data, or want to correct the data, you should contact the insurance intermediary or insurer. As a policyholder, you can also prohibit your personal data from being used for direct marketing of insurance products and services if you request this in writing.

19. SUPERVISORY AUTHORITIES AND LEGISLATION

The Financial Supervisory Authority in Sweden is the authority that monitors the insurance intermediary's and the insurer's operations. Distance contracts established together with Swedish consumers are also supervised by the Consumer Agency. The insurance intermediary's operations are also subject to supervision by the corresponding authority in the United Kingdom.

In regard to insurance contracts and insurance intermediation, laws and regulations in force

in Sweden are applicable. All communication between you, the insurer and the insurance intermediary shall be in Swedish. Insurance terms and conditions and additional information regarding the insurance is provided in Swedish (official version) and English.

20. DO YOU HAVE QUESTIONS REGARDING YOUR INSURANCE?

Insurer: BNP Paribas Cardif Försäkring AB, Box 24110, 400 22Gothenburg, Sweden

As regards to insurance and benefit issues, please contact

Customer Service at SquareTrade at telephone +46 852500968 or via the website at: www.squaretrade.se. You can also write to us at the address, SquareTrade, Stureplan 4C, 4th floor, SE-114 35 Stockholm

Customer Service is open weekdays 9:00 am-7:00 pm and Saturdays 10:00 am-4.30 pm. Make sure that you have access to the insured product that has been damaged, your purchase receipt for the product, and your insurance policy before you call.

If you make a claim before 7:00 pm Monday-Thursday, the replacement product may be delivered to you the following day to the address in Sweden that was stated at time of claim. If you make the claim after 7:00 pm on Friday, or at any time during Saturday and Sunday, the replacement product will be delivered to you the following Tuesday to the address in Sweden stated at time of claim. You can also request that the replacement product be delivered to another address within the European Union. In such cases, the delivery time depends on where the desired delivery address is located.

SquareTrade Limited (corporate registration number 07165194, Unit 1.02 Enterprise House, 1-2 Hatfields, London, SE1 9PG, United Kingdom) has been appointed to act as an intermediary by the insurer and is listed in the register of authorized insurance intermediaries by the regulatory authority in the United Kingdom. The company has notified the appropriate authorities that it carries out services related to insurance intermediary activities in Sweden. The insurer pays a commission of approximately 54% of the insurance premium to the insurance intermediary. SquareTrade compensates 3 for their administration. SquareTrade is responsible for the insurance register of policyholders covered by the group insurance.

In the UK, the insurance intermediary is a member of the compensation fund, Financial Services Compensation Scheme (FSCS), and you can seek compensation from the fund in question if SquareTrade is not able to make payments of benefit from the insurance policy. Additional information is available on the FSCS website www.fscs.org.uk.



**BNP PARIBAS
CARDIF**