

TELIA DEVICE INSURANCE KEY FACT SHEET



A replacement device similar to the damaged device provided easily and promptly to you, at its best as early as the following business day.

The main features (scope of cover, grounds for compensation and premium collection) of the insurance are described in this Key Fact Sheet. This Key Fact Sheet is not a full description of the insurance product and does not replace the insurance terms and conditions. Please read the insurance terms and conditions and the policy certificate carefully, because they include detailed information on the contents, restrictions and general terms and conditions of the insurance policy and cover.

For which device and when can Telia Device Insurance be purchased?

You can purchase device insurance for a mobile phone, smartphone or tablet from Telia or an authorised Telia dealer in Finland.

To whom can the insurance be granted?

The insurance may be granted to consumer customers. Purchasing the insurance does not require a former customer relationship with Telia.

Where and for how long is the insurance valid?

The insurance cover starts as soon as you have purchased the device and the insurance, and have the insured device in your possession. The insurance covers accidental damage to the device worldwide. A replacement device will be delivered to an address in Finland only.

The insurance policy is valid until further notice and policy period is one (1) month. The insurance policy and cover will terminate at the latest when it has been continuously valid for 60 months (5 years). The insurance can be terminated at any time by giving a written notice of termination.

If the insured device is no longer in the possession of the policyholder or the insured person, the insurance cover will terminate automatically. The policyholder is responsible for notifying AIG, if the insured device is no longer in the possession of the policyholder or the insured person. The obligation to pay premium, as well as the insurance policy, will terminate with this notice.

What is covered by device insurance?

The insurance covers accidental and sudden damage to the device.

Damage refers to an external, sudden and unexpected event, the time and place of which the insured person is able to define and which results in a breakdown or damage, which prevents the device from operating correctly. The insurance also covers a breakdown or damage caused by liquids, if the damage caused by liquids has been external, sudden and unexpected.

The insurer provides the insured person with a device similar to the insured device as a replacement. Delivering the damaged insured device to the insurer is always a requirement for receiving compensation. If the damaged insured device cannot be provided, no insurance compensation will be provided.

Examples of insurance events

Example 1:

Felix gives his tablet to his son and starts a children's programme. The son is happy on a couch watching the tablet on his lap for a while, but when he gets down from the couch, the tablet falls to the floor and the screen shatters into pieces.

Felix immediately calls to AIG's claims department to report the event. AIG receives the claim notification and ensures the availability of a similar tablet model. After a couple of days Felix gets a replacement tablet from the insurance company and returns the broken tablet.

A month later, Felix pays the excess fee related to the accidental damage claim charged by Telia.

Example 2:

Maarit is talking with her friend on the phone doing her chores at the same time. She also decides to feed her aquarium fish. The phone then slips from her hand and plops straight to the bottom of the aquarium.

Maarit picks up her phone from the bottom of the aquarium, but the device is soaking wet and switched off, and it won't restart even though she dries it carefully.

Maarit takes up her tablet and submits an online claim to AIG. The following morning, AIG contacts Maarit to confirm claim notification has been received and to agree on the delivery of a new phone. The day after Maarit receives a replacement phone and returns the broken phone.

A month later, Maarit pays the excess fee related to the accidental damage claim charged by Telia.

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Example 3:

Jussi is travelling by train from Tampere to Rovaniemi. On the train, he notices that the battery of his mobile phone is getting low, and he decides to recharge the phone from the socket-outlet of the train.

On his arrival Jussi gets off the train, and realises he left the phone on the train. Jussi borrows his aunt's phone to call Finnish Railways and ask about his phone. However, the phone cannot be found and Jussi reports it to the local police as an offence, because he thinks someone snatched his phone on the train.

Jussi calls AIG's claims department and explains the event. AIG receives the claims notification, but tells him that the insurance does not cover misplacement or theft of a phone. Jussi's phone was not damaged but lost. Theft or loss of insured device is not covered by Telia Device Insurance.

Premiums and payments

Telia invoices the policyholder the premium afterwards in monthly intervals*. The term of payment of the insurance premium is 30 days. You can choose between the method of payments that Telia offers to its customers at a given time.

Replacement device and delivery to the insured person

The replacement device provided to replace the damaged device is usually of the same model as the insured device. If the same model is no longer available through the insurer, the replacement device will have at least the same technical specifications (apart from weight, size, colour and design) as the original device. The replacement device is a new or refurbished device.

If the guarantee of your insured device is valid at the time of the damage, AIG will continue the guarantee period of the replacement device correspondingly. If the guarantee of the insured device has expired, AIG will grant an extra three-month guarantee for the replacement device.

After AIG has approved the damage, the replacement device will be delivered to the insured person to the biggest cities at its best a day after the approval of the claim and to rural areas normally within 2 to 3 business days. The damaged device needs to be returned to the insurer or a service provider of the insurer, and it will remain in the possession of the insurer.

*Where the open balance for any given month for the insurance premium due together with other possible services Telia may bill on the same invoice, is less than the minimum billable amount as determined by Telia, no invoice is sent, and premium will be invoiced in the following month(s), when the minimum billable amount has been reached.

Excess fee

In each insurance event, the insured person is liable to pay an excess fee, the amount of which is set according to the price category of the device (see table below).

The normal purchase price of the insured device*	Excess fee
0-199 €	30 €
200-499 €	50 €
500 € or more	90 €

* Campaign prices are not applicable.

The excess fee is stated in the policy certificate. Telia charges the policyholder the excess fee by the method of payment that Telia chooses to offer to its customers at a given time.

Fee for unwarranted replacement device

The damaged insured device must always be delivered to the insurer. The insured device is identified with an IMEI code or a serial number. If the damaged insured device is not delivered to AIG, the policyholder will be charged a fee for unwarranted replacement device. Telia charges the policyholder this fee by the method of payment that Telia chooses to offer to its customers at a given time. The charge is defined in the policy certificate.

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The normal purchase price of the insured device*	Fee for unwarranted replacement device
0-199 €	150 €
200-499 €	300 €
500 € or more	500 €

* Campaign prices are not applicable.

What is not covered by the insurance?

Main exclusions

The insured person is not entitled to insurance compensation in following situations:

- the insured device cannot be delivered to the insurer, because the device has, for example, disappeared or been stolen;
- the damage is caused by humidity, damp or corrosion or any other gradually progressing or operating cause;
- damage to the insured device, where the insured device is in the possession of a person other than the policyholder or insured person;
- wear and tear or cosmetic damage not affecting the operation of the insured device;
- a manufacturing defect or damage caused by alterations, maintenance, repairs or any process of cleaning or restoring the device;
- loss due to depreciation in value, or loss of software, pictures, applications or other data stored in the insured device, or any indirect or consequential losses;
- loss or costs incurred in respect of headphones, battery chargers, batteries, memory cards, accessories or extra devices;
- the insured device has not been used in accordance with the manufacturers' instructions;
- the damage has been caused by smoke, lightning, wind, flood, earthquake, landslide, hail, vermin, insects, ionising radiation or contamination by radioactivity;
- the damage has been caused by war, terrorism, riot or vandalism.

How to make a claim?

- Please contact the insurer AIG as soon as possible to report the damage:
 - Tel. 0800 152 600, Monday–Friday 9–17, Saturday 10–16
 - E-mail: teliaakuutus@aig.com
 - Online claims: aig.fi/claimnotification
- Please submit a detailed description of the damage, details of the insured device (including its IMEI code or serial number and color of the device) and your contact details. You should provide all the information necessary for assessing the damage and AIG's liability. Please note that the replacement device is new or refurbished and the color of the damaged device will not always be available. If possible insurer will deliver the color you have asked for.
- AIG will examine the damage and if your claim is approved arranges delivery of the replacement device to an agreed address in Finland.
- You will get additional information on the delivery of the replacement device usually the day after the device has been ordered.
- Before the delivery of the replacement device, please create a backup of the data stored on your device and then delete all data from the device so that you are able to return the damaged device and transfer the data to the replacement device.
- You should deactivate Find My iPhone or other similar tracking application.
- Remove your SIM card and possible memory card from the device. You will need them to use your replacement device.

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How to appeal AIG's decision?

If you are not satisfied with AIG's decision or the service, you should first contact the insurer.

You can also ask the Finnish Financial Ombudsman Bureau for advice and guidance (fine.fi). Alternatively, a dispute can also be referred to the Consumer Disputes Board.

Finnish Financial Ombudsman Bureau and Finnish Insurance Complaints Board: tel. (09) 6850 120, fine.fi. Consumer Disputes Board: tel. 010 366 5200, kuluttajariita.fi.

The policyholder or the claimant may also bring action in the district court of either their domicile, or in the Helsinki District Court. Any action must be filed within three years of the date of receipt by the party affected by AIG's decision.

Processing of personal information

AIG processes the personal information of its customers to handle insurance matters in accordance with the Data Protection Act, insurance legislation and Codes of Conduct of the sector, and is committed to protect its customers' privacy when handling their personal information. AIG's Privacy Policy is available at aig.fi/en/privacy. You can also request a copy of it by mail.

AIG and its agents

Insurer: AIG Europe Limited (Finland branch), Kasarmikatu 44, 00130 Helsinki, tel. 0800 152 600; Company Number: 2488582-7. AIG Europe Limited (Finland branch) is a branch of the British insurance company AIG Europe Limited (registered in England and Wales. Company Number: 01486260). The registered office in Britain is: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited is authorised by the UK Prudential Regulation Authority, with its office at 20 Moorgate, London EC2R 6DA, United Kingdom. In some or all respects, the regulatory systems applying in other countries where AIG Europe Limited (Finland branch) does business will be different from those of the United Kingdom.

For market conduct in Finland, AIG Europe Limited is regulated by the Finnish Financial Supervisory Authority (Finanssivalvonta) PL 103, 00101 Helsinki, Finland.

Telia Finland Oyj acts as the agent of AIG Europe Limited (Finland branch) when selling Telia Device Insurance.

In customer service matters AIG is represented by its agent Midas Touch Oy. The agent has been entered in the Insurance Intermediary Register of the Finnish Financial Supervisory Authority (Finanssivalvonta).

Governing law

The insurance policy is governed by Finnish law. The insurance terms and conditions are available in Finnish, Swedish and English.