

ZEN.COM One-Year Extended Warranty Terms (LT)

Version 1.0

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1. Scope and relationship with other documents

These terms describe the One-Year Extended Warranty benefit available to eligible individual (non-business) users of ZEN.COM. The benefit is provided under the applicable Chubb insurance documentation for the customer's country of residence. Chubb is the insurer or underwriter identified in that local documentation, and may use an appointed claims administrator or service provider.

This document covers only the One-Year Extended Warranty. It does not describe any other insurance or assistance benefit. These terms must be read together with the customer's Certificate and applicable local policy wording. Country-specific policy wording, mandatory law, regulatory requirements, contacts and escalation routes apply to the extent relevant to the customer.

The benefit does not affect statutory rights or legal remedies against the seller or manufacturer of a product.

2. Definitions

In these terms:

"Certificate" means the document issued by Chubb or made available to you that confirms your eligibility for the applicable group insurance cover and sets out the cover, plan, limits, territory, period of insurance and other applicable information.

"Chubb" means the Chubb insurer or appointed claims administrator identified in the applicable Certificate or local insurance documentation.

"Eligible Plan" means an active Better, Best or ZEN plan that includes the One-Year Extended Warranty under the applicable insurance documentation. The GOOD plan is not eligible for this benefit.

"Eligible Territory" means Lithuania, Poland, Czech Republic, Romania or Hungary, subject to the applicable local policy and availability in the customer's country of residence.

"ZEN.COM Card" means any active payment card issued or made available by ZEN.COM that is accepted for the relevant purchase.

“Eligible Product” means a new product in an eligible category that satisfies the product, seller, territory, warranty-period and personal-use requirements in these terms and the applicable local documentation.

“Malfunction” means an internal electrical or mechanical malfunction or defect covered by the applicable original warranty or statutory seller-liability period and falling within the scope of cover.

“Original Warranty Period” means the manufacturer’s warranty or applicable statutory seller-liability period for the Eligible Product, as evidenced by the relevant documents and subject to the limits in these terms.

3. Who is eligible

The One-Year Extended Warranty is available only to individual users who, at the relevant time:

- a. hold an active Eligible Plan;
- b. hold an active ZEN.COM Card;
- c. reside in an Eligible Territory;
- d. use the Eligible Product for personal, non-resale purposes; and
- e. complete registration of the Eligible Product in the ZEN.COM app within 90 days of purchase.

The product may be paid for using any ZEN.COM Card. The full purchase price must be paid using a ZEN.COM Card unless the applicable local insurance documentation expressly provides otherwise. The Eligible Plan and the ZEN.COM Card are separate eligibility conditions.

4. Eligible products and requirements

Subject to the applicable local policy and Certificate, Eligible Products may include consumer electrical and electronic products such as audio and video equipment, televisions, home-cinema equipment, cameras, video cameras, GPS systems, mobile telephones, electric gardening tools, computers, monitors, printers, scanners, game consoles, modems, notebooks, tablet computers, software and related computer accessories, and household electrical appliances such as washing machines, washer-dryers, dishwashers, cookers, ovens, refrigerators, vacuum cleaners, irons, toasters and electric toothbrushes.

An Eligible Product must:

- a. be new and purchased from an eligible seller in the applicable territory, with the product available in that territory unless the local documentation states otherwise;
- b. have an Original Warranty Period of not less than 24 months and not more than 36 months, unless the applicable local documentation states otherwise;
- c. be intended for personal use in the customer’s country of residence and not be purchased for resale; and
- d. be registered and supported by the documents reasonably required under the applicable process.

5. What is covered and what is the duration of the coverage

The One-Year Extended Warranty covers the reasonable cost of repairing an internal electrical or mechanical Malfunction of an Eligible Product where the Malfunction would have been covered by the Original Warranty Period. This is not an accidental-damage or physical-damage insurance.

Cover starts after the Original Warranty Period ends and continues for 12 months. In all cases, cover ends no later than 48 months after the start of the Original Warranty Period. The applicable Certificate and local policy may impose additional conditions.

Where repair costs exceed the original purchase price, Chubb may approve replacement with a product of the same or similar specification and equal or lower value, subject to the applicable limits and insurance documentation. Replacement is not guaranteed.

6. Limits

Maximum claims: two claims per calendar year.

Annual aggregate limit: EUR 1,500 for Better plan and EUR 5,000 for Best and ZEN plans.

Per-product limit: the lower of the original purchase price paid using the ZEN.COM Card and the applicable annual limit.

All payments, repairs and replacements remain subject to the applicable Certificate, local policy, exclusions and mandatory law.

7. Registration

You must register the Eligible Product in the ZEN.COM app within 90 days of purchase. Registration requires the information and supporting documents requested through the applicable registration process, which may include the purchase receipt or invoice, proof of the ZEN.COM Card transaction, product details, serial number, Original Warranty Period and photographs.

Registration does not by itself establish that a claim is covered. Eligibility is assessed under these terms, the Certificate, the local policy and mandatory law. Keep all documents until the end of the applicable coverage period.

8. How to make a claim

Start the claim journey through the relevant Extended Warranty function in the ZEN.COM app. You will be redirected to the Chubb website, where the claim is guided and handled through Chubb's online channel. Chubb or its appointed claims administrator handles the insurance claim. Do not send sensitive claim information through any channel other than the channel identified in the applicable documentation.

Report the Malfunction promptly and within any deadline stated in the applicable local Chubb documentation. The claim may require the registration confirmation, purchase evidence, proof of payment with the ZEN.COM Card, product and serial-number details, evidence of the Original Warranty Period, a description of the Malfunction, photographs, repair documents, invoices and proof of payment for the repair, together with any other information reasonably requested.

Follow Chubb's or its appointed claims administrator's instructions concerning inspection, diagnosis and use of an authorised repairer. The applicable local documentation will state

whether approval is required before repair. Chubb determines coverage and may approve repair, replacement or payment under the applicable Certificate and local policy. Review and reimbursement timing is governed by that documentation.

9. What is not covered

The following are excluded unless the applicable local documentation expressly states otherwise:

- a. non-electrical products and products outside the eligible product categories;
- b. motor vehicles, bicycles, watercraft, caravans, trailers, hovercraft, aircraft, and their parts, accessories and necessary consumables;
- c. boilers and furnaces;
- d. genuine goods sold through unauthorised channels in direct competition with authorised distributors;
- e. products without an Original Warranty Period valid in the applicable territory, or products not specified or unavailable in that territory;
- f. used, modified, rebuilt or refurbished products, and products purchased for resale;
- g. consumables and disposable items, including bulbs, fuses, batteries, filters, belts, bags and printing cartridges, except to the extent a consumable is defective because of a material or workmanship defect;
- h. installation, rebuilding, alteration, cleaning, blockage removal, disposal or access costs, including access to appliances incorporated into fitted units;
- i. costs linked to supplier withdrawal or recall, routine service, inspection, installation, call-out charges where no fault is found, ordinary maintenance, permanently affixed products or corrosion;
- j. any cost other than a cost specifically covered by the applicable Original Warranty Period;
- k. accidental or physical damage, including drops, spills, mishandling, scratches, dents and ordinary wear and tear;
- l. loss of data, software or other digital content, and use inconsistent with the manufacturer's instructions;
- m. modifications or repairs by a person not authorised by the manufacturer or its service network;
- n. damage or loss caused by natural disasters, transport or external defects, radiation or other external causes identified in the local documentation;
- o. claims outside the applicable coverage period, or where the Eligible Plan or ZEN.COM Card is inactive or the customer no longer satisfies the eligibility conditions;
- p. intentional, unlawful or criminal acts;
- q. consequential loss, loss of earnings, loss of business or enjoyment, or additional expense other than the covered repair cost;
- r. claims covered by the manufacturer, statutory seller liability, another warranty, insurance policy or similar source;
- s. losses or costs that would have been incurred even if the event had not occurred;
- t. loss, destruction or damage caused by aircraft or other aerial devices travelling at sonic or supersonic speed; and
- u. any payment or benefit that would breach applicable law, sanctions or regulatory requirements.

10. When cover ends

Cover ends at the earliest of:

- a. expiry of the 12-month coverage period;
- b. reaching the 48-month maximum from the start of the Original Warranty Period;
- c. return, cancellation, destruction or loss of ownership of the Eligible Product;
- d. a qualifying modification or other event that ends eligibility under the applicable local documentation;
- e. end, cancellation or deactivation of the Eligible Plan, in which case cover ends immediately and no additional continuation applies;
- f. end of the applicable insurance cover; or
- g. any other end date stated in the Certificate or local policy.

11. No separate charge

ZEN.COM pays the insurance premium for this benefit. No direct or indirect premium is charged to the customer, subject to the applicable local documentation and mandatory law.

12. Administration and service providers

Chubb may use an appointed third-party administrator or service provider for policy administration, registration support, claim intake, claim handling, inspections, repairs, communications or related services. ZEN.COM may use service providers for the app, registration, communications and technical connection. Use of a service provider does not by itself change the substantive coverage, limits or rights under these terms.

13. Data protection

ZEN.COM and Chubb process personal data for eligibility, enrolment, registration, policy administration, claim handling, fraud prevention, legal compliance and service administration. Data may be shared with relevant group companies, claims administrators, repairers and other service providers where necessary for those purposes. See the ZEN.COM Privacy Policy and Chubb's applicable privacy policy for further information about processing, rights and contacts.

14. Complaints and support

ZEN.COM handles questions about the app, plan, account and distribution of the benefit. Chubb handles questions about insurance coverage, claims and claim decisions. Use the contacts and escalation routes in the applicable Certificate and local Chubb documentation. Mandatory complaint, ombudsman, regulator and court rights are preserved.

15. Changes, suspension and termination

Changes, suspension and termination of the insurance benefit are governed by the applicable Certificate, local policy and mandatory law. Valid cover and accrued or under-review claims will not be removed except to the extent permitted by that documentation or law.

16. Governing law and final provisions

ZEN.COM Terms for Individual Users and these Warranty Terms cover your relationship with ZEN.COM. The Certificate and other documentation provided to you by the relevant Chubb entity cover your relationship with Chubb. The governing law, courts, regulatory escalation route and

language depend on the customer's country of residence and the applicable local insurance documentation. Mandatory law prevails. If a provision is invalid or unenforceable, the remaining provisions continue to apply. By using the benefit and submitting a registration or claim, you confirm that you have read and understood these terms and the applicable insurance documentation.

