

Extended Warranty Insurance

Insurance Product Information Document

Inter Partner Assistance SA is the insurer of this policy and manages, either directly or through its subsidiaries (and all AXA Group companies designated by IPA), the benefits and services available under this policy. INTER PARTNER ASSISTANCE SA incorporated under Belgian law, having its registered office at 7 Boulevard du Régent, 1000 Brussels, registered with the Crossroads Bank for Enterprises under number 0415.591.055, insurance company approved by the National Bank of Belgium under number 0487.

Company: Inter Partner Assistance SA

Product: UAB ZEN.COM - Gold Card

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides assistance in the event of Extended Warranty.



What is insured?

Extended Warranty

- ✓ You are covered for repair costs of an eligible item after mechanical breakdown during the extended warranty period. Repair expenses will be paid up to the original purchase price paid for the eligible item, up to the limit shown in the benefit table. If repair expenses exceed the original purchase price, we will replace the eligible item with an equivalent model of similar specification with a value of no more than the original purchase price, up to the limit shown in the benefit table.



What is not insured?

- ✗ Non-electrical items.
- ✗ Items which do not have an original manufacturer's warranty valid in the country of residence.



Are there any restrictions on cover?

- ! Under all sections, any claim arising from a reason not listed in WHAT IS COVERED.
- ! Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.
- ! Any circumstances known to you before you purchased your policy which could reasonably have been expected to lead to a claim under this policy.



Where am I covered?

- ! A brown good or a white good purchased new by you solely for personal use, which has been charged fully (100%) to your covered card, in a store located or via an Internet site where the sales company is registered in the European Union, the United Kingdom, Norway or Switzerland (other than a Duty-Free Zone) and the item is meant for personal use in the country of residence and is not listed as an item which is not covered.



What are my obligations?

- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.
- You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.



When and how do I pay?

The cardholder does not pay for the insurance, the insurance cover is provided as a free of charge benefit to the cardholder. Mastercard will pay Inter Partner Assistance for the insurance cover.



When does the cover start and end?

Cover begins at the start date of your covered card. Cover will end when the card account is terminated or when these benefits are cancelled or expire.

Purchases made after the start date of your covered card are covered under EXTENDED WARRANTY.



How do I cancel the contract?

These benefits are included with your covered card, the benefits cannot be cancelled separately. If you cancel the covered card the cover will end and all benefits will stop. Please see your Credit Card agreement for full details of how to cancel the covered card.