



ZEN.COM MASTERCARD

*ZEN CARD (ZEN FEE PLAN - GOLD) –
EXTENDED WARRANTY*



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BENEFIT TABLE

Benefit	Gold Card Benefit Limit (GBP)
All amounts are maximum per beneficiary per claim unless otherwise stated	
Extended Warranty	
Extended Warranty, maximum per 365 day period	up to £1500
- extension of original manufacturer's warranty	1 year



YOUR INSURANCE BENEFITS

INTRODUCTION

This document is not a contract of insurance but summarises the benefits provided to **you** by virtue of **your** holding a Mastercard Zen card through ZEN.COM. The provision of those benefits is enabled by an insurance policy held by and issued to Mastercard Europe S.A. by Inter Partner Assistance.

Mastercard Europe S.A. is the only Policyholder under the insurance Policy and only it has direct rights against the insurer under the policy. This agreement does not give **you** direct rights under the Policy of Insurance, it enables **you**, as a Mastercard Zen **Cardholder** to receive benefits. Strict compliance with the terms and conditions of this agreement is required if **you** are to receive its benefit.

ELIGIBILITY

The benefits summarised in this document are dependent upon **you** being a valid Mastercard Zen **Cardholder** at the time of any incident giving rise to a claim. ZEN.COM will give **you** notice if there are any material changes to these terms and conditions or if the Policy supporting the benefits available under this agreement is cancelled or expires without renewal on equivalent terms.

This is **your** benefit guide and agreement with **us**. It contains details of benefits, conditions and exclusions relating to Mastercard Zen Cardholders and is the basis on which all claims **you** make will be settled.

INSURER

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group.

POLICYHOLDER

Mastercard Europe S.A., Chaussée de Tervuren 198, 1410 Waterloo, Belgium.

DUAL LIABILITY

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share.

CANCELLATION OF BENEFITS

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** Debit Card agreement for full details of how to cancel the **covered card**.

IMPORTANT INFORMATION

1. This policy will be governed by the laws of England and Wales.
2. In order to be eligible to receive cover under this benefit schedule **you** will only be covered for Extended Warranty if 100% of the total cost has been charged to the **covered card**.

DEFINITIONS

Any word or expression which relates to a definition will have the same meaning throughout any benefit schedules and will be highlighted in bold.

BENEFIT TABLE The table listing the benefit amounts on page 1.

BROWN GOODS	Audio and video equipment including televisions, home cinema projectors, home entertainment systems, cameras, video cameras, GPS systems, mobile telephones, electric gardening tools, communication and computing items (such as desktop PCs, laptops, monitors, photocopiers, fax machines, scanners, game consoles, modems, notebooks, tablet computers), computer software and other accessories to computers not fully assembled by the manufacturer.
CARDHOLDER	The holder of a covered card .
COUNTRY OF RESIDENCE	The country in which you legally reside and in which the covered card was issued. You must have a residential address that you can refer to within that country.
COVERED CARD	A Mastercard Zen Card, issued by ZEN.COM, the card being valid and activated at the time of any incident giving rise to a claim.
ELIGIBLE ITEM	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. The manufacturer must provide an original warranty of maximum 36 months.
EXTENDED WARRANTY PERIOD	The period commencing on the day after the original manufacturer's warranty (Which is no more than 36 months) expires and ending 12 months thereafter.
HOME	Your normal place of residence in your country of residence .
MECHANICAL BREAKDOWN	An internal malfunction of an eligible item which would have been covered by the terms of the original manufacturer's warranty, which is due solely to a defect in material or workmanship and which results in a failure of the eligible item to operate for the purpose for which it was designed.
PAIR OR SET	Items forming part of a set or which are normally used together.
PERIOD OF COVER	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.
UNITED KINGDOM	England, Wales, Scotland and Northern Ireland.
WE/US/OUR	The service provider arranged by Inter Partner Assistance S.A. UK Branch.
WHITE GOODS	Electrical household appliances including washing machines, tumble/washer dryers, dishwashers, cookers, ovens, refrigerators, vacuum cleaners, clothes irons, toasters, electric toothbrushes.
YOU/YOUR/BENEFICIARY(IES)	The Cardholder and his/her spouse or legal partner (any couple in a common law relationship living permanently at the same address), all living in the country of residence . You will only be covered for EXTENDED WARRANTY if the eligible items are purchased with the covered card .

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of this policy. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

1. **You** must take all reasonable care and precautions to prevent a claim happening. **You** must act as if **you** are not covered and take steps to minimise **your** loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
2. **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.
3. **You** must not abandon any property for **us** to deal with and keep any damaged items as **we** may need to see them.
4. **You** must provide all necessary documentation requested by **us** on page 8 at **your** expense. **We** may also request more documentation than what is listed to substantiate **your** claim. If **you** do not provide this any claim may be refused.
5. **You** or **your** legal representatives must send **us** at **your** own expense all information, evidence, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the claim. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills. Please keep copies of all documents sent to **us**.
6. **You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without **our** permission.
7. **We** have the right, if **we** choose, in **your** name but at **our** expense to:
 - take over the settlement of any claim;
 - take legal action in **your** name to get compensation from anyone else for **our** own benefit or to get back from anyone else any payments that have already been made;
 - take any action to get back any lost property or property believed to be lost.
8. If **you** or anyone acting for **you** in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. **We** may inform the police and **you** must repay to **us** any amount already received under the policy.
9. If **we** pay any expense which is not covered, **you** must pay this back within one month of **our** asking.
10. If **you** possess multiple Mastercard Zen cards **we** will only pay the highest single limit of the cards, the benefit values will not be cumulative.

GENERAL EXCLUSIONS

These exclusions apply throughout **your** policy. **We** will not pay for claims arising directly or indirectly from:

1. Under all sections, any claim arising from a reason not listed in WHAT IS COVERED.
2. Claims where **you** have not provided the necessary documentation requested by **us** on page 8 at **your** expense. **We** may also ask for more documentation than what is listed to substantiate **your** claim.
3. **Your** own unlawful action or any criminal proceedings against **you** or any loss or damage deliberately carried out or caused by **you**.
4. Any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of **your** business, inconvenience, distress, or loss of enjoyment.
5. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would

have been covered under such other insurance, or any amount recoverable from any other source, had these benefits not been effected.

6. Any costs **you** would have been required or been expected to pay, if the event resulting in the claim had not happened.
7. Any circumstances known to **you** before **you** activate **your covered card** which could reasonably have been expected to lead to a claim under this policy.
8. Costs of telephone calls or faxes, internet charges unless they are documented as costs to contact **us**.
9. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
11. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit here under to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.



BENEFIT SECTIONS

EXTENDED WARRANTY

WHAT IS COVERED

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**. If no equivalent model of similar specification is available, **you** will be credited with an amount equal to the original purchase price, up to the limit shown in the **benefit table**. The maximum paid per 365 day period is as shown in the **benefit table**.

Where an **eligible item** is part of a **pair or a set**, cover will extend only to the **eligible item** in respect of which there has been a **mechanical breakdown** and not to the rest of the **pair or set**.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

IN THE EVENT OF A CLAIM

If an **eligible item** breaks down, please call **us**, giving **your** name, **covered card** number, **eligible item** brand and model and the breakdown date. **We** will confirm if the **eligible item** is covered and **you** will be directed to an authorised service centre. **We** will send **you** a claim form. Please retain the repair receipt from the service centre specifying the **mechanical breakdown** and the price for repair. Claim forms and all documentation must be sent to **us** within 90 days of the repair date. All payments made by **us** will be made to **you**.

IMPORTANT CLAIMS CONDITIONS

1. **You** must keep proof of purchase showing the transaction was paid in full with the **covered card** and the original manufacturer's warranty card.
2. EXTENDED WARRANTY only covers **mechanical breakdown** repair expenses if **your** product breaks down after the manufacturer's original warranty has expired.
3. **You** must use the service centre authorised by **us** for the repair of the **eligible item**.
4. **We** may appoint an expert or investigator to assess the circumstances of the claim and the amount to be paid to **you**.
5. If **we** replace the **eligible item**, the **eligible item** becomes **our** property and the replacement item will not benefit from cover under these benefits.

WHAT IS NOT COVERED

1. Non-electrical items.
2. Motorised vehicles of any kind, bicycles, watercraft, caravans, trailers, hovercraft, aircraft and parts or accessories for any of these items and consumable products necessary to their use and maintenance.
3. Boilers or furnaces.
4. Genuine goods sold through unauthorized channels in direct competition with authorized

distributors.

5. Items which do not have an original manufacturer's warranty valid in the European Union, the United Kingdom, Norway or Switzerland (other than a Duty-Free Zone).
6. Items which do not have a specification or that are not available in the European Union, the United Kingdom, Norway or Switzerland (other than a Duty-Free Zone).
7. Items not bought as new, or modified, rebuilt or refurbished items.
8. Items which are purchased for resale.
9. Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses, batteries, filters, belts, bags and printing cartridges.
10. Installation or rebuild expenses or changes on an item.
11. Cleaning expenses, included, but not limited to filter on a washing machine, video and cassettes.
12. The cost of rectifying blockages (except in the cooling system of refrigeration equipment).
13. Costs incurred in disposing of an item.
14. Any costs incurred in gaining access for repair to any appliance that has been incorporated into fitted units.
15. Expenses linked to supplier's withdrawal of a product.
16. Items used for business purposes.
17. Items permanently affixed to the **home** or office.
18. Expenses linked to repairs caused by routine service, inspections or installations, or call out charges where an authorised repairer cannot find any fault with the item.
19. Damage caused by not following the supplier's manual, instructions or installations, or the use of unapproved accessories.
20. Corrosion.
21. Damage caused by mistreatment or carelessness.
22. Lightning, storm or flood.
23. Expenses due to repairs not performed by workshops approved by **us**.
24. Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty.



GETTING IN CONTACT

MAKING A CLAIM

For claims please call **our** claims helpline on +44 (0) 2037937776 (Monday - Friday 09:00 – 17:00 GMT) to obtain a claim form or **you** can use **our** online claims form through cm.claims.axa.travel. **You** will need to give:

- **your** name
- brief details of **your** claim.

We ask that **you** notify **us** within 28 days (unless otherwise stated) of **you** becoming aware of needing to make a claim and return the completed claim forms with any additional requested documentation as soon as possible.

Please keep a copy of all documents sent to **us**. To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

You will need to obtain some information about **your** claim while **you** are away. **We** may ask for more documentation than what is listed below to substantiate **your** claim. If **you** do not provide the necessary documentation **your** claim could be refused. Below is a list of the documents required to assist **us** to deal with **your** claim as quickly as possible.

FOR ALL CLAIMS

- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation **you** have to substantiate **your** claim.
- Original receipts or proof of ownership for damaged item(s).

COMPLAINTS PROCEDURE

We make every effort to provide **you** with the highest standards of service. If on any occasion **our** service falls below the standard **you** would expect **us** to meet, the procedure below explains what **you** should do.

You can contact the Complaints Team, who will arrange an investigation on **your** behalf, on: +44 (0) 2037937776.

If, after **our** investigation is complete, it is impossible to reach an agreement, **you** may have the right to make an appeal to the by writing to:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

Email : complaint.info@financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

COMPENSATION SCHEME

In the unlikely event that Inter Partner Assistance S.A is unable to meet its obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101

Website: www.fscs.org.uk

USE OF YOUR PERSONAL DATA

By providing **your** personal information in the course of purchasing this policy and using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at www.axa-assistance.com/en.privacypolicy.

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information **we** will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the UK or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party **we** are transferring personal information to under

contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

You are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer

AXA

106-108 Station Road

Redhill

RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk