

## Huawei Care Pro

# Key Information Document

Please refer to the terms and conditions for more information and this document is not the terms and conditions.

### Charges and Fees:

Ucingo will be earning commission of 20% and a binder fee of 9%.

### Excess:

The Insured shall be liable to pay an excess of 15% of the claim amount in respect of each claim lodged.

### Premium Increase:

Viva Cover shall always be entitled to increase the Premiums payable in accordance with the terms of this Policy by way of a 31 (thirty-one) day written notice to you as the Insured prior to the implementation of the increase.

### Premium Payment

As the Insured, you are responsible for the payment of the Premiums.

The Premiums are payable monthly in advance.

If another person makes the Premium payments on your behalf, such person shall not become the Insured or have any right or entitlement to the benefits payable.

If a Premium is not paid on the specified payment date, Viva Cover will notify you by SMS.

If a Premium is not successfully collected, Viva Cover may attempt to debit your account:

- on an alternative date using:
  - the bank's DebiCheck system; or
  - a restrike, before your next Payment Date.
- and in the event of a successful debit your payment date may be amended accordingly, and we may keep debiting you on the same date in the future.

If a Premium is not paid on the due date, your account will be debited in the following month for 2 (two) months premiums.

If the Payment Date falls on a Saturday, Sunday, or public holiday, we will collect the Premium on a more suitable business day.

If the Premium remains unpaid (after the double debit attempt) and the policyholder fails to remedy the failure within 30 (thirty) days (the Grace Period), the Policy will lapse at midnight on the last day of the preceding period of the Policy.

#### Contact details:

Huawei Technologies Africa (Pty) Ltd  
Phone: +27 (0) 860 861 111  
Email: [support@huaweicare.co.za](mailto:support@huaweicare.co.za)  
Web: [www.huaweicare.co.za](http://www.huaweicare.co.za)  
Address: 124 Western Service Road, Woodmead,  
Sandton, 2191

#### Insured by:

Guardrisk Insurance Company Limited  
An Authorised Financial Services Provider (FSP no 75)  
Registration Number 1992/001639/06  
VAT Registration Number 425 013 8072  
The Marc, Tower 2, 129 Rivonia Road,  
Sandton, 2196

#### Administered by:

Viva Cover (Pty) Ltd  
An Authorised Financial Services Provider (FSP no 42787)  
Registration Number 2007/018990/07  
VAT Registration Number 453 024 3569  
The Centenary Building, 30 Meridian Drive,  
Umhlanga, 4319

Viva Cover shall always be entitled to increase the Premiums payable in accordance with the terms of this Policy by way of a 31 (thirty-one) day written notice to you as the Insured prior to the implementation of the increase. Should you fail to pay such increased Premium, Viva Cover may adjust the benefits payable in terms of this Policy or may terminate this Policy with effect from the date of failure to pay the increased Premiums.

A full month's Premium is due in respect of any Insured Huawei Device where cover commences or ceases during a calendar month.

In the event of a claim for benefits, Viva Cover shall be entitled to deduct any Premiums due and not yet received from the claim payable if this Policy is still in force.

All Premiums are inclusive of Value Added Tax.

## Exclusions

### You will not be covered for:

- Loss or damage arising from abuse, misuse, or neglect of the Huawei Device.
- Any costs of replacing, reinstating, or making good wear and tear, gradual deterioration or derangement of any kind.
- Faults or defects known to the Insured at the time of arranging this cover or during the currency of this Policy and not disclosed to the Insurer.
- The cost of repairing or replacing any damaged external casings, cosmetic fittings or accessories.
- Loss, damage, or failure for which the manufacturer or supplier is liable, or which is covered by a current warranty contract.
- Any costs recoverable from other insurance or any party under the terms of any guarantee.
- Defects in design or manufacture.
- The cost of modification to affect repairs where the parts necessary for repair are no longer available or are out of manufacture.
- The cost of repairs and/or maintenance carried out by anyone other than an approved Huawei Repair Centre.
- The cost of routine inspection service adjustment or cleaning.
- Loss or damage during the hire or loan of the Huawei Device to any third party.
- Loss or damage if the serial, IMEI or ESN has been tampered with in any way.
- Any damage or fault caused by any form of electronic virus.
- Reconnection costs or subscription fees of any kind.
- The cost of replacing lost data or software.
- Consequential loss or consequential damage of any description; or
- Any intentional damage to the Huawei Device.

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## Right to complain

Should you have any concerns about the information you have received, please contact our complaints department by emailing [complaints@huaweicares.co.za](mailto:complaints@huaweicares.co.za).

Please give us a chance to resolve the matter. If your queries are not resolved to your satisfaction, please contact the following parties:

### **Guardrisk Insurance Company Limited**

PO Box 786015

Sandton, 2146

Call: 0860 333 361

Email: [complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za)

### **The Ombud for Short-term Insurance**

PO Box 32334

Braamfontein, 2017

Call: 011 726 8900

Email: [info@osti.co.za](mailto:info@osti.co.za)

Fax: 011 726 5501

### **Office of the FAIS Ombud**

PO Box 74571

Lynnwood Ridge, 40

Call: 0860 324 766

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Fax: 012 348 3447

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