

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:

No excess is applicable on Huawei Devices with a Sum Insured of less than R 5000 (five thousand rand). The Insured shall be liable to pay an excess of 25% of the claim amount on Huawei Devices with a Limit of Indemnity / Sum Insured in Excess of R 5 000 (five thousand rand) 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
 - o 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.

Sandton, 2191



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.



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.

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

The Ombud for Short-term Insurance

PO Box 32334
Braamfontein, 2017
Call: 011 726 8900
Email: 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

Fax: 012 348 3447