

**Samsung Care+**

**Accidental Damage and Theft Cover**

**Terms and Conditions**

**7 April 2025**

## Terms and Conditions (7 April 2025)

We are pleased that You have elected to protect Your eligible Samsung device with Samsung Care+ Accidental Damage and Theft Cover.

Samsung Care+ Accidental Damage and Theft Cover operates alongside any rights and remedies to which You may be entitled under the Consumer Guarantees Act 1993 and any other law that applies to the Covered Item.

### **Samsung Care+ Accidental Damage and Theft Cover (Samsung Care+ Cover) Agreement**

Your Samsung Care+ Cover Agreement for the Covered Item comprises the Terms and Conditions contained in this booklet, any endorsements to this Samsung Care+ Cover Agreement and the Samsung Care+ Certificate of Insurance. Where Samsung Care+ is provided to You free (as part of a Samsung offer or promotion) with the purchase of Your Covered Item, Samsung Care+ will not appear on the Tax Invoice. To be eligible for Samsung Care+ Cover, You must be 18 years or older and be a resident of New Zealand or a company registered in New Zealand and, in each case, have purchased an eligible Samsung device. Samsung Care+ may be purchased no later than thirty (30) days from when You purchased the eligible Samsung device You wish to Cover or before the end of the current Samsung Care+ Cover You have on Your Covered Item .

You will be advised of the Cover Term(s) available for Your Samsung Care+ Cover. The commencement date of Your Samsung Care+ Cover will be specified in Your Certificate of Insurance.

A separate Samsung Care+ Cover Agreement is required to be purchased for each different item that You wish to Cover. As an example, if You purchase two (2) mobile phones at the same time, You will need to purchase two (2) Samsung Care+ Cover Agreements, one (1) for each phone. If You only want to Cover one (1) phone, You will need to make two separate purchases. The first being for the phone and a Samsung Care+ Cover Agreement, being the phone You want to cover. The second purchase being for the second phone, which You do not want Cover for.

In the event of a claim, You will need to refer to this booklet and the Certificate of Insurance You received from Us.

Capitalised terms and expressions used in this booklet have the meaning given to them in the 'Definitions' section of this document.

### **CANCELLATION**

We understand that every customers needs are different. Therefore, We offer a 21 day Cooling Off Period. If You should decide for any reason whatsoever that Samsung Care+ Cover does not suit Your needs, You may cancel Your Samsung Care+ Cover Agreement and receive a full refund of the amount paid (as long as no claims have been lodged before You cancel). You still have cancellation rights after this Cooling Off period which are set out in the 'Cancellation by You' section of this document.

Where permitted by law, We may cancel Your Samsung Care+ Cover Agreement by giving You notice in writing for reasons including, failure to comply with the Terms and Conditions within this booklet or misrepresentation by You either prior to purchasing Samsung Care+ Cover or during a claim.

Where Samsung Care+ Cover is provided to you free (as part of a Samsung offer or promotion) with the purchase of Your Covered Item, no premium is refundable when You or We cancel Your Samsung Care+ Agreement.

## **WHO IS THE INSURER?**

The insurer underwriting Samsung Care+ Cover is Virginia Surety Company, Inc (CN 920 655) (the Insurer) Unit 3, Level 2, 73 Manchester Street, Christchurch 8011, New Zealand, Tel: 0800 336 329, email [vscau@assurant.com](mailto:vscau@assurant.com).

Samsung Care+ Cover is distributed by Samsung Electronics New Zealand Ltd (company number 4637999) (Samsung), 24 The Warehouse Way, Northcote, Auckland, 0627, New Zealand Tel: 0800 726 786, Online: [www.Samsung.com/nz/support/contact](http://www.Samsung.com/nz/support/contact). The benefits of Samsung Care+ Cover are offered to You through a master policy between Samsung and the Insurer.

The Insurer, Samsung and its employees as well as their distribution partners have not provided You with any recommendation or advice on the suitability of Samsung Care+ Cover when it offers Samsung Care+ Cover to You. You have come to Your own decision as to whether Samsung Care+ Cover meets Your individual needs.

These Terms and Conditions provide You with the information You require to make an informed decision about whether or not to purchase Samsung Care+ Cover. In offering Samsung Care+ Cover to You, Samsung is acting on the Insurer's behalf and not as Your agent or as the insurer.

The Warranty Group Australasia Pty Ltd (CN 2367681) (the Administrator) Unit 3, Level 2, 73 Manchester Street, Christchurch 8011, New Zealand, Tel: 0800 336 329, email [vscau@assurant.com](mailto:vscau@assurant.com) performs administrative functions on Our behalf.

Both the Insurer and the Administrator are part of Assurant, Inc. a global provider of risk management solutions.

In these Terms and Conditions, the Insurer, Administrator and Samsung collectively or as applicable are called "We", "Us" or "Our."

We may limit the repair provisions of Samsung Care+ for an eligible Accidental Damage claim to the country where the Covered Item was originally purchased. We reserve the right to extend the repair provisions to additional countries or nations where the eligible Accidental Damage occurred at Our sole discretion but noting that the Samsung Care + repair services for Accidental Damage claims may not be available in all countries and is not available where prohibited by law.

## **Definitions**

**Accidental Damage:** means sudden, unexpected and unintentional external event that results in physical damage to the Covered Item. It also includes damage caused by spilled liquids and drops as

well as screen damage. It does not include cosmetic damage such as scratches, peeling, dents or chips.

**Accidental Loss:** means an unforeseen or unintended event outside of Your control which results in the Covered Item no longer being in Your physical possession and unlocatable, despite Your efforts to find it.

**Act of Terrorism:** includes any act, or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- a) involves violence against 1 or more persons; or
- b) involves damage to property; or
- c) endangers life other than that of the person committing the action; or
- d) creates a risk to health or safety of the public or a section of the public; or
- e) is designed to interfere with or to disrupt an electronic system.

**Certificate of Insurance:** means the document We provide to You containing Your details, details of the Covered Item, the Cover provided, commencement date of the Cover and the Cover Term.

**Cover:** means the protection provided by this Samsung Care+ Cover Agreement as outlined in this booklet.

**Cover Amount:** means the maximum amount You are covered for a Covered Item per claim. The Cover Amount is the amount shown on the Tax Invoice being the Original Purchase Price of the Covered Item.

**Cover Term:** means the number of years of Cover You have purchased, or have been provided through a Samsung offer or promotion, unless the Cover otherwise ends early as per the Terms and Conditions.

**Covered Item:** means an eligible Samsung mobile phone or tablet, for which Samsung Care+ Cover is obtained and listed on the Tax Invoice. All components in the box of Your purchased tablet device or mobile phone are covered.

**Excess:** means the amount You are required to pay for each and every claim We, the Insurer, accept for the Covered Item in accordance with the Terms and Conditions in this Samsung Care+ Cover Agreement.

**IMEI number:** means the International Mobile Equipment Identity, a unique 15-digit number assigned to all cellular devices.

**Nominated Contracted Mobile Number:** means the mobile number You register with Us upon the purchase of the Cover or by calling Us if there is any change to the mobile number.

**Original Purchase Price:** means the purchase price of Your Covered Item specified on Your Tax Invoice, inclusive of GST, but does not include any additional accessories or sundries.

**Repair:** means the restoration of the Covered Item to its condition prior to the covered Accidental Damage. Repair may be effected through authorised technicians using genuine Samsung parts. Any replaced parts used will have the same functionality as the original parts.

**Replacement Item:** means a Samsung item that We, the Insurer, supply to You. It may be a changeover item that has been re-manufactured or refurbished under a recognised changeover program.

**Successful Claim:** means a claim received by Us where We Repair the Covered Item, replace the Covered Item or pay You the Cover Amount.

**Tax Invoice:** means the original purchase invoice for the Covered Item.

**Terms and Conditions:** means this booklet provided to You containing the terms of Your Samsung Care+ Cover Agreement.

**Theft:** means the dishonest appropriation without lawful excuse of the Covered Item by someone other than You, where that other person intended to permanently deprive You of that Covered Item.

**Unattended:** means in relation to the Covered Item that You were not attending to it, or accompanying it, or looking after it or watching over it or at a distance from it such that You are unable to prevent it being taken.

**Violent and Forcible Entry:** means evidence of visible damage at a point of entry to a building, vehicle or marine craft.

**We, Us, Our:** means the Insurer, Administrator and Samsung collectively or as applicable unless otherwise specified within the Terms and Conditions.

**You or Your:** means the Purchaser to whom a Tax Invoice has been issued or the authorised user.

### **Ongoing things You need to tell Us**

You must notify Us of changes after the Cover comes into force that may affect Your Cover including but not limited to notifying Us as soon as possible if:

- You change Your address;
- You change any other personal details (i.e. name); or
- there is any change to the Covered Item so that We can update the details including the IMEI or serial number. For example, this may occur if Samsung replace the Covered Item. Email Us at [samsungcareplusanz@assurant.com](mailto:samsungcareplusanz@assurant.com) or call 0800 453 975 to notify Us of these changes. To find Your IMEI or serial number open settings, then tap 'About phone/tablet'.

### **Samsung Care+ Cover Features and Benefits explained**

This Cover is designed to provide cover for certain Accidental Damage to and Theft of the Covered Item, which occurs anywhere in the world during the Cover Term.

Samsung Care+ Cover also provides an additional benefit of up to \$500 of unauthorised voice calls made by the Covered Item due to a Theft.

We will determine whether to Repair, replace or pay You up to the Cover Amount in relation to the Accidental Damage or Theft subject to the applicable Excess and the Terms and Conditions.

The above is a summary only and You need to read the Terms and Conditions to understand the full terms which apply to the Cover.

### **Accidental Damage Cover**

If the Covered Item suffers Accidental Damage during the Cover Term while You are in New Zealand or travelling anywhere in the world, We will at Our option Repair or replace the Covered Item or pay the Cover Amount, subject to Your payment of the applicable Excess and the Terms and Conditions.

If the Covered Item is Repaired, that Repair may be carried out using genuine Samsung new or used parts. Any replacement parts will have the same functionality as the original parts however, We will not be required to repair the Covered Item exactly or completely, but only as circumstances permit and in a reasonably sufficient manner.

### **Theft Protection Cover**

If the Covered Item is the subject of a Theft during the Cover Term from:

- Your person or Your personal belongings, while in Your possession within New Zealand or anywhere in the world whilst You are travelling; or
- A secured building or a locked and fully enclosed vehicle or marine craft, within New Zealand or located anywhere in the world whilst you are traveling and there is evidence of Violent and Forcible Entry during the Theft,

We will at Our option provide a Replacement Item or pay the Cover Amount, subject to the applicable Excess and the Terms and Conditions. Where We replace the Covered Item with a Replacement Item it becomes the Covered Item.

### **Maximum Claims Per Year**

You are allowed a maximum of two (2) successful claims in each 12-month period. Where the Cover Term is two (2) years, You will have a maximum of two (2) successful claims in the first year and two (2) successful claims in the second year. A claim can be for either Accidental Damage or Theft.

### **Replacement**

If We elect to replace the Covered Item with a Replacement Item, it will be an identical item or, if an identical item is not available, an item with equivalent specifications to the Covered Item. The Replacement Item We supply may have a lower market value than the Covered Item. What will constitute a Replacement Item will be determined by Us at Our sole discretion based on a current item with equivalent specifications.

If We agree to replace the Covered Item, We or Our authorised agent will contact You to arrange a Replacement Item. Replacement Items will be sent to your nominated New Zealand residential address or in the case of a registered business, a non PO Box business address.

If We replace the Covered Item, then, the Covered Item so replaced will become Our property.

Where We replace the Covered Item with a Replacement Item Your Cover will continue with the Replacement Item becoming the Covered Item for the remaining period of the Cover Term.

### **Option to replace or pay the Cover Amount**

If We determine that the claim is valid and decide to Repair the Covered Item, but subsequently determine it is uneconomical to repair, We will replace the Covered Item or pay the Cover Amount subject to the applicable Excess and the Terms and Conditions.

### **Unauthorised Calls**

Subject to the following and the Terms and Conditions of the Agreement, if the Covered Item is a mobile phone, We will cover You for any unauthorised voice calls made on the Covered Item following a covered Theft occurring during the Cover Term up to a limit of \$500 (including GST).

Cover will be provided for unauthorised voice calls made during a 24 hour period immediately prior to You notifying Your voice services carrier of the Theft of the mobile phone provided You notify Your voice services carrier of the Theft of the mobile phone as soon as possible after the Theft of the mobile phone. When You contact the voice services carrier, You must request that the voice service be suspended and blocked for the covered mobile phone (which includes requesting the voice service carrier to block and suspend the mobile phone's IMEI and the SIM card). Where You have a dual SIM mobile phone, both SIM cards need to be suspended and both IMEI numbers need to be blocked .

### **We will not Cover You for:**

- any unauthorised calls made using software applications on the mobile phone (for example, voice calls made through Skype);
- any software applications or services purchased on the mobile phone; or
- any data usages.

We will not pay You for this Cover unless the applicable Excess has been paid.

### **Cover Term**

The commencement date of Your Samsung Care+ Cover will be specified in Your Certificate of Insurance. Your cover will end when any of the following occurs:

- the Cover is cancelled (see section 'Cancellation');
- the Cover Term expires;
- the maximum number of Successful Claims have been paid;
- the Cover Amount is paid; or
- the Cover otherwise ends in accordance with the Terms and Conditions or relevant law.

### **Cost of this Cover**

When calculating the amount payable, the following factors, amongst others, are taken into consideration:

- the Covered Item type;

- the Cover Term; and;
- the Original Purchase Price of the Covered Item.

The amount payable also includes that part of Our obligation to pay any relevant compulsory government charges (e.g. GST) in relation to Your Cover. The amount paid for the Cover is included in the Certificate of Insurance.

### Excess

The following Excess fees apply to each claim made on Your Samsung Care+ Cover.

Model	Screen Damage* Claim Excess	Other Accidental Damage or Theft Claim Excess
Galaxy Z Flip	\$99	\$249
Galaxy Z Fold		
Galaxy S series excluding FE model		
Galaxy Tab S series excluding FE model		

\* Screen damage Excess only applies when nothing other than the front screen is being replaced. If there are any other parts requiring to be replaced with the front screen, the other damage Excess will apply.

For a Successful Claim Your Excess must be paid before We settle Your claim.

### Cancellation by You

You may cancel this Cover at any time by advising Us:

- by emailing at: [samsungcareplusanz@assurant.com](mailto:samsungcareplusanz@assurant.com) ; or
- by calling: 0800 453 975.

We will respond to You within 7 days of receiving Your request.

If the Cover is cancelled after the Cooling Off Period, We will retain the proportionate premium for the time during which Cover has been provided and We will not refund the amount paid for Cover if You have already made a claim. All refunds for cancellations are calculated for the unexpired portion of the Cover on a pro-rata basis.

### Cancellation by Us

Where permitted by law, We may cancel this Cover by giving You notice in writing for reasons including failure to comply with the Terms and Conditions within this booklet or misrepresentation either prior to purchasing the Cover or during a claim.

### What is Not Covered

The exclusions below set out what is not covered under this Cover.

Samsung Care+ Cover does not provide Cover:



- Where You have not taken reasonable care to prevent Accidental Damage or Theft of the Covered Item or comply with Your legal requirements and manufacturers' recommendations relating to safeguarding and operating the Covered Item;
- Where You have left the Covered Item Unattended in any public location, or where the Covered Item is in a place where the public has access including but not limited to workplace environments;
- Where the loss or damage to the Covered Item is a result of wear and tear, or gradual deterioration or arises as a result of its ordinary use or operation;
- Where You have the right to claim for the Accidental Damage or Theft from a manufacturer;
- Where Your claim is fraudulent or dishonest or You cannot reasonably prove the Accidental Damage or Theft;
- Where the continued use of the Covered Item while it is subject to Accidental Damage causes further damage or loss to the Covered Item;
- For Accidental Loss of Your Covered Item;
- Where the Accidental Damage results from any electronic virus or relates to software malfunction;
- Where Your mobile phone does not contain Your SIM card relating to Your Nominated Contracted Mobile Number at the time of the Theft;
- Where the Theft of the Covered Item from a premises does not have evidence of Violent and Forcible Entry into the premises;
- Where the Covered Item is stolen from an Unattended motor vehicle or marine craft, except where:
  - a) Your Covered Item is placed out of sight in a glove compartment or locked boot/trunk and the vehicle or marine craft is securely locked and all security systems are activated; and
  - b) there is evidence of Violent and Forcible Entry manifested by damage to the fully enclosed motor vehicle or marine craft;
- Where the Accidental Damage or Theft to the Covered Item is occasioned by or through or in consequence directly or indirectly of any of the following occurrences, namely:
  - a) war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war;
  - b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;

- c) confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- Where the Covered Item is subject to lawful acquisition, seizure or destruction, including repossession;
- For any damage caused by manufacturer design defect;
- For loss, damage or liability which is covered under any guarantee, warranty or undertaking (express or implied), including any guarantee or warranty under the Consumer Guarantees Act 1993;
- For any inherent defects such as date non-compliance or design defects;
- For Covered Item repairs that are covered by a manufacturer, or other maintenance agreement or the Accidental Damage arose as a result of recall;
- For cosmetic damage which does not affect or impact on the operation of the Covered Item;
- For Accidental Damage caused by insects, animals, exposure to weather conditions, extreme temperatures, sand or dirt;
- For damage resulting from abuse, misuse, or introduction of foreign objects or applications into the Covered Item, modifications or alterations to the Covered Item or failure to follow the manufacturer's instructions;
- For Accidental Damage that arose due to a mechanical or electrical breakdown of any kind;
- For loss of or damage to, malfunction or corruption of data of any type whatsoever, including during any Repair process\*;
- For loss of, damage to or malfunction of software where there is no damage to the Covered Item;
- For loss of or damage to any accessories not in the box when the Covered Item was purchased;
- Where You are not residing in New Zealand;
- For the cost of installation, set-up, diagnostic charges, removal or reinstallation of the Covered Item;
- For costs associated with any damage that occurs before taking possession, installation, uninstalling, dismantling or re-installation of a Covered Item;
- For the incomplete or improper installation of any Covered Item;
- For any failures due to incorrect electrical supply or improper use of an electrical source (excluding power surge);

- For any repairs that were not authorised by Us, or were not carried out by one of Our authorised repair/replacement agents and which causes or contribute to the loss or damage;
- For the corruption, destruction or alteration of or damage to data, coding programme or software;
- For the unavailability of data or reduction in the functionality, availability or operation of hardware, software or embedded chips;
- For any business interruption losses resulting therefrom;
- For Your legal liability of whatever nature and however arising;
- For the intellectual or sentimental value of a Covered Item;
- For a claim arising from an incident that occurs prior to the commencement of the Cover Term or after the end of the Cover Term;
- For an Act of Terrorism or any action in controlling, preventing, suppressing, retaliating against or responding to any Act of Terrorism;
- For normal maintenance costs;
- For clerical or accounting errors;
- For consequential loss of any kind; or
- For the applicable Excess.

*\*Please note that where the Covered Item is capable of retaining user-generated data, the Repair of the Covered Item under the Terms and Conditions may result in loss of data. We strongly recommend You back-up Your data regularly. User generated data includes for example, files, telephone numbers, songs, apps or games on mobile technology devices. We do not provide data recovery services as part of the coverage.*

## **CLAIMS**

Damaging Your property is stressful. Our claims team is there to support You by guiding You through the claims process. If You do the following things We will be able to handle Your claim as quickly as possible.

### **What do You do if You need to make a claim?**

To lodge a claim, please contact Us:

- by calling: 0800 453 975; or
- by emailing: [samsungcareplusanz@assurant.com](mailto:samsungcareplusanz@assurant.com) .

## **THE CLAIMS PROCESS**

## **What You Need to Do**

For all claims You must:

- Take all necessary precautions to prevent further loss and/or damage to the Covered Item and preserve all parts of the Covered Item;
- You must notify the Police in the event of any crime;
- Lodge Your claim within 5 business days of the incident occurring, unless You are not reasonably able to do so, in which case You must lodge the claim as soon as practicable so that We can investigate the claim properly;
- You must provide Us with all of the relevant information and documentary evidence that We may reasonably require including the Tax Invoice number; and
- If We determine that the Cover applies to Your Covered Item, You will be required to pay the Excess applicable as outlined in these Terms and Conditions before We settle Your claim.

For Theft claims You must:

- Lodge a police report and provide Us a copy of it. We may also require further proof of loss such as photographs and repair receipts.
- If the Covered Item is a Mobile Phone or a Tablet, contact Your voice and data telecommunications carrier as soon as possible to suspend the service and limit unauthorised usage (which includes requesting the carrier to suspend the use of Your SIM card which was used by the covered Mobile Phone or Tablet, and to block the IMEI number). You must provide Us with confirmation that Your SIM card has been suspended and the IMEI number has been blocked. For dual SIM devices both SIM cards are required to be suspended and both IMEI numbers need to be blocked. We may refuse to pay Your claim if You do not provide this confirmation.

For all claims for Accidental Damage:

- Upon notification of a claim being lodged, You must give Us an opportunity to assess and inspect the loss or damage to the Covered Item before We determine if it is a valid claim.
- We will provide You with the pre-paid packaging to send the Covered Item to Our nearest authorised repair/replacement agent to have the damage assessed. It is Your responsibility to take the damaged Covered Item to a Post Office if requested by Us.
- By sending the Covered Item to Our nearest authorised repair/replacement agent You agree that We may require the repair/replacement agent to dismantle it or authorise Us to dismantle it, so We can assess the claim and/or decide if it is valid. We may refuse to assess or pay the claim if You do not agree to this.
- If We determine that the claimed damage is covered, We will settle the claim in accordance with the Terms and Conditions of the Cover (including the payment of the Excess).

If We pay You the Cover Amount, this Cover comes to an end and no refund of premium is due.

**What happens if I sell or gift my Covered Item?**

If You sell or gift Your Covered Item, at Our discretion, You may transfer the remaining benefits of this Cover to the subsequent owner by emailing Us at [samsungcareplusanz@assurant.com](mailto:samsungcareplusanz@assurant.com) or call Us on 0800 453 975. Our total liability under this Cover does not increase as a result of any transfer. Transfer is not permitted to a reseller or trader.

### **Goods and Services Tax**

All the benefits listed in this Cover include GST. Any claim settlements will include GST. However the amount We are liable to pay will be reduced by any input tax credit You are entitled to (if You are entitled to an input tax credit, You must tell Us the extent of Your entitlement).

### **Other insurance**

If any damage or loss is covered under some other cover, You must give Us details of such cover.

Where You would be covered under Your Cover for the relevant damage or loss but another cover under which You are the contracting party also covers (all or part of) the relevant damage or loss, You can choose which to claim under.

### **Subrogation**

When we accept Your claim under the Cover, We have the right to take over and enforce any right to recover the loss from another party in Your name and on Your behalf including, taking control and settlement of proceedings for Our own benefit to recover compensation or secure indemnity from any party in respect of anything covered by the Terms and Conditions. You are to assist Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated.

### **DUTY OF DISCLOSURE**

When entering into the Samsung Care+ Cover Agreement with Us, You must take reasonable care to answer any questions asked by Us truthfully and accurately. If you do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel Your Cover.

If any question is answered or any claim is made under Your Cover which is fraudulent in any way, or if You or anyone on Your behalf or with your permission wilfully damages the Covered Item, then We may refuse to pay the claim, without prejudice to any other rights We may have under Your Cover or at law.

### **YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION**

This section replaces the Duty Of Disclosure section automatically upon the Insurance Contracts Act 2024 coming into force.

Before acquiring insurance wholly or predominantly for personal, domestic or household purposes You have a duty under the Contracts of Insurance Act 2024 to take reasonable care not to make a misrepresentation when answering Our questions. This obligation equally applies if You are answering the questions on behalf of someone else who is also being covered. This duty also applies whenever You are renewing, extending, varying, or reinstating the insurance. The questions We ask

are relevant to Our decision to insure You and anyone else named, and on what terms. It is therefore very important that You carefully answer Our questions fully, honestly, and accurately, as Our decision to insure You and on what terms relies on Your responses.

A misrepresentation is an answer or a statement that is not true, only partially true or does not fairly reflect the truth.

If Your failure to comply with Your duty was deliberate or reckless, We may: a) avoid Your Samsung Care+ Cover Agreement and refuse all claims; and b) not refund any of the premium paid.

## **DISPUTE RESOLUTION**

Should You have a concern relating to any area of Our business or Your Cover You may request that it be dealt with by the supervisor or manager directly responsible for that area. If Your complaint is not resolved by the supervisor or manager, Your complaint may then be referred to Our Internal Dispute Resolution Facility (IDR Facility). You can contact Our IDR Facility panel (the IDR Panel):

- by phone on 0800 443 881 (Monday to Friday 8:30 am – 5:30 pm New Zealand Standard Time);
- by emailing Us at [customerfeedback@assurant.com](mailto:customerfeedback@assurant.com) ; or
- by writing to Virginia Surety Company, Inc. P.O. Box 355, Christchurch 8011, New Zealand.

We will respond to Your complaint in writing provided We have all the necessary information. If You are not satisfied with the outcome, You may refer the matter to the Insurance and Financial Services Ombudsman (IFSO) within 2 months from the date of the IDR Panel's decisions. The IFSO may be contacted:

- by phone on 0800 888 202 (free call);
- by writing to PO Box 10845, Wellington 6143 New Zealand;
- by emailing them at [info@ifso.nz](mailto:info@ifso.nz); or
- on the web [www.ifso.nz](http://www.ifso.nz) .

Alternatively, if You disagree with the IDR Panel's decision and You do not wish to refer Your dispute to the IFSO, You may refer Your dispute to a formal legal process such as the courts, mediation or arbitration.

## **GENERAL**

If at any time We do not enforce any term of this Cover, or grant You time or any other indulgence, We will not be construed as having waived that term or Our rights to later enforce that, or any other, term of this Cover.

Further, if any part or provision of the Cover is considered to be invalid, unenforceable or in conflict with the law, that part or provision is deemed to be modified by a provision which, as far as possible, accomplishes the original purpose of that part or provision. The remaining terms of this Cover will continue.

This Cover is governed by the laws of New Zealand and by accepting these Terms and Conditions, You submit to the non-exclusive jurisdiction of the New Zealand courts in respect of all matters relating to this Cover.

None of the provisions of this Samsung Care+ Cover Agreement affect Your rights under New Zealand consumer legislation including the Consumer Guarantees Act 1993, and You may invoke these rights at any time.

## YOUR PRIVACY

Pursuant to the Privacy Act 2020, please note the following information:

Under this Samsung Care+ Cover Agreement, information is collected about You. The information collected is held by the Administrator and used by the Administrator, the Insurer and Our contractors and agents to administer Your Cover. If You do not provide this information, We may decline Your request to purchase the Cover. You have the right to access, and request correction of this information, subject to the provisions of the Privacy Act 2020. Please refer to our privacy policy which sets out our respective rights and obligations in more detail as regards to these matters and which can be found at <https://www.assurant.nz/privacy-policy> . If You have any questions about the information collected about You, please contact the Administrator at [customerfeedback@assurant.com](mailto:customerfeedback@assurant.com) .

Information provided by You to Samsung will be held by Samsung in accordance with its privacy policy, which is available from the Samsung website [www.samsung.com/nz/info/privacy/](http://www.samsung.com/nz/info/privacy/) .

## RATING

As at the date of these Terms and Conditions, A.M. Best Company is an approved rating agency under section 62 of the Insurance (Prudential Supervision) Act 2010. The Financial Strength Rating for Virginia Surety Company, Inc can be found at <https://www.assurant.nz/rating> .

Contact Details	
Cover Enquiries	<a href="mailto:samsungcareplusanz@assurant.com">samsungcareplusanz@assurant.com</a> 0800 453 975 (Monday to Friday 8:30 am – 5:30 pm New Zealand Standard Time)
Claim Lodgement and Enquires	<a href="mailto:samsungcareplusanz@assurant.com">samsungcareplusanz@assurant.com</a> 0800 453 975 (Monday to Friday 8:30 am – 5:30 pm New Zealand Standard Time)