

The terms and conditions ("Terms and Conditions") in this document herein describe and stipulate the Provisions, which govern and regulate Samsung Care + policy "Policy Terms and Conditions".

"Samsung Care+" is an insurance policy covering the risk of Accidental Damage to the Beneficiary's Samsung Galaxy Fold mobile device and Inbox Accessories ("Insured Product") which was bought new and for which the insurance cover was activated within 30 days from the device purchase date.

If the Beneficiary's Samsung Galaxy Fold mobile device is not working and did not have an accident it could be defective and it may be covered by the Samsung one year limited warranty or by statutory rights under consumer law.

It is worth noting that Samsung Care+ does not cover the Beneficiary's Insured Product for Cosmetic damage, which does not affect the functionality of the Insured Product such as scratches, dents, discoloration and small cracks. The Beneficiary must take all reasonable precautions to prevent damage to the Insured Product.

Samsung, on our behalf, will handle claims and queries the Beneficiary may have (see Clause 5: How to make a claim).

Summary of Samsung Care+:

These Terms and Conditions give details of the insurance cover for the Beneficiary's Insured Product. Here is a summary of Samsung Care+:

Deductible for Samsung fold		
Accidental Damage (including Screen Damage and Other Damage)	Covered	
Claims Limit	1 claim during the 12 months Insurance Period	
Deductible	UAE	AED 549
	Qatar	QAR 544
	Kuwait	KWD 46
	Bahrain	BHD 56
	Oman	OMR 58

Samsung Authorised Service Centre will collect the Deductible for a valid claim through the payment method available in the Beneficiary's Country of Residence.

When the Beneficiary submits a claim to Samsung, at our discretion, Samsung will repair or replace the Insured Product. Samsung will use original or refurbished original spare parts. Damaged parts and materials replaced by Samsung and devices that are Beyond Economical Repair replaced by Samsung, shall become our property.

If We accept the Beneficiary's claim and the Insured Product is Beyond Economical Repair then Samsung will replace it. The replacement device may be refurbished or new and will be the same model or the nearest equivalent model to the Insured Product commercially available at the time of the Beneficiary's claim (same color cannot be guaranteed). A replacement

device will come with the remaining period of the Samsung's one year limited warranty from the original Insured Product or with a 90 day limited warranty whichever is longer.

The Beneficiary is limited to one claim per policy during the Insurance Period; this is irrespective of whether a repair or replacement is provided.

1. General Validity Conditions

- 1.1 Samsung Care+ is valid for Beneficiary who are of legal age under applicable local laws in their country of Residence
- 1.2 Samsung Care+ is only valid for Insured Products purchased in the Beneficiary's Country of Residence.
- 1.3 Samsung Care+ is only valid for new Samsung Galaxy Fold mobile devices; it does not cover second-hand Samsung Galaxy Fold mobile devices.
- 1.4 Samsung Care+ is only valid for mobile devices purchased by the Beneficiary for personal use. It is not valid for mobile devices that the Beneficiary uses or is provided with for business purposes or relating to the Beneficiary's employment.
- 1.5 Samsung Care+ is only valid if the Insurance is activated within 30 days of the device purchase date.

2. Definitions

Some of the words and phrases in these Policy Terms and Conditions have specific meanings. These are explained below and have the same meaning wherever they appear beginning with a capital letter.

Term	Definition
Accidental Damage / Accidentally Damaged	At a definable time and place, the Beneficiary's Insured Product stops working normally and its usability or its safety is affected due to handling errors, liquid or external events that are unforeseen and unintentional. This includes: <ul style="list-style-type: none"> <u>Screen Damage</u>: Physical damage, such as cracking or breaking of the screen affecting the functionality of the Insured Product and limited to parts needed to fix a cracked or broken screen and back glass such as glass /plastic screen, LCD and sensors fixed to the screen. <u>Other Damage</u>: Liquid damage caused by unintentional spills in or on the Insured Product and any physical damage that can occur other than Screen Damage preventing access to the mobile device software or the ability to charge
Beneficiary	The individual who purchases a Samsung Galaxy Fold and who activates the Samsung Care+ insurance cover under the conditions of this document.
Beyond Economical Repair	The state of an Insured Product where it is estimated that the repair cost will significantly exceed the Insured Product's replacement value.
Cosmetic damage	Shall mean non-structural damage that does not affect the functionality or operation of the device including but not limited to scratches dents and marks caused by normal wear and tear and/or general usage
Country of Residence	The country where the Beneficiary has their main home and spends more than six months of the year.

Term	Definition
Deductible	The pre-defined amount payable by the Beneficiary for a valid claim made under this Policy.
Inbox Accessories	The headset and battery charger included in the box of the Insured Product.
Insured Product	The Samsung manufactured mobile device (including Inbox Accessories) known as Samsung Galaxy Fold complete with CE markage.
Party	The Policyholder, the Beneficiary or Us.
Period of Insurance	The duration of the Policy (maximum 12 months) from the Policy Start Date until the Policy Expiry date.
Policy	The Samsung Care+ insurance cover activated by a Beneficiary under the terms of the collective insurance agreement between Samsung and Us.
Policy Expiry Date	The date of termination of the insurance cover which will take place 12 months after the Policy Start Date
Policy Start Date	The date on which the Beneficiary activated the Insured Product
Policy Terms and Conditions	The terms set out in this document.
Policyholder	Samsung Gulf Electronics
Samsung Authorized Service Centre	A third party service center appointed by Samsung and approved by Us to provide the Beneficiary with services under this Policy.
We / Us / Our	Means Alliance Insurance PSC

3. Exclusions

The Policy does not cover:

3.1. Any claim for an event occurring outside the Period of Insurance.

3.2. The Insured Product in case of:

- a) The Insured Product has had its serial or IMEI number removed, defaced or altered;
- b) Any pre-existing damage that cannot be attributed to the event being claimed for;
- c) At the time of activating the Insurance cover the Beneficiary was aware of something that would give rise to them making a claim;
- d) Design, manufacturing or other faults
- e) The Insured Product has been altered, modified or repaired by a non-Samsung Authorized Service Centre, including alteration or modification to any internal parts or to the operating system (such as, but not limited to, being unlocked to operate in another region);
- f) Failure due to faults or defects in materials and workmanship. These defects could be covered under the Samsung one year limited warranty and/or the Beneficiary's statutory rights;
- g) Cosmetic damage which does not affect the functionality of the Insured Product such as scratches; abrasions; scuffing; peeling; warping; bending; twisting; dents; discoloration and small cracks;
- h) Damage that naturally and inevitably occurs as a result of normal wear and tear;
- i) The Insured Product is not installed or operated in accordance with Samsung's instructions;

- j) Electrical or mechanical breakdown of the Insured Product;
- k) Repairs carried out without Our authority;
- l) Installing or re-purchasing any content such as data, music, photos, apps or software to the replacement Insured Product unless specifically mentioned as a benefit; or
- m) Insured Product being purchased outside the Beneficiary's Country of Residence.

3.3. Damages and expenses incurred arising directly or indirectly from the following events or circumstances are not covered under this Policy:

- a) Misuse including damage caused intentionally and the use of the Insured Product for a purpose for which it was not originally intended;
- b) Routine cleaning, service and maintenance or logistics charges where no fault is found for which the Beneficiary will be liable;
- c) Gross negligence resulting in a claim. A conscious and voluntary disregard of the need to use reasonable care by the Beneficiary or a user of the Insured Product;
- d) The Beneficiary acts illegally or breaks any government prohibition or regulation.
- e) Lack of reasonable precautions to prevent damage to the Insured Product.
- f) Theft or loss of the Insured Product.

3.4. General exclusions:

- a) Loss of use or consequential loss of any kind;
- b) The Policy does not cover any damage caused by external events such as fire, flood, lightning, and explosion; and
- c) Damage caused by or arising from
- d) but not limited to, an electro-magnetic pulse, whether man made or naturally occurring, nuclear reaction or contamination from nuclear weapons or radioactivity, seepage, pollution or contamination or damage caused by war, invasion, revolution or natural catastrophe.

4. Commencement and Cancellation

The Policy will come into force at 00:00 hours on the Policy Start Date and it will end at 23:59 on the Policy Expiry Date.

It is not possible to renew this Policy for the Insured Product.

5. How a claim can be made

We understand that each claim can be very different. We will consider each individual set of circumstances before We make a decision.

5.1. How Samsung can be contacted:

5.1.1. You can contact Samsung by:

i) Telephone, 7 Days a week by calling:

Country	Toll Free	Contact Centre Time
UAE	800-7267864	8:00 AM to 10:00 PM
Qatar	800-2255	7:00 AM to 09:00 PM
Kuwait	183-2255	7:00 AM to 09:00 PM
Bahrain	8000-4726	7:00 AM to 09:00 PM
Oman	800-72627	8:00 AM to 10:00 PM

Samsung Authorized service centers list at: <https://www.samsung.com/ae/support/service-center/>.

5.1.2. When the Beneficiary contacts Samsung We will let the Beneficiary know what information, we need to claim and how the claim will be processed. At a minimum We will request:

- i) Evidence that the Insured Product is insured with Us (e.g. Proof of purchase or IMEI number);
- ii) A description of the incident that caused the Accidental Damage to the Insured Product

5.2. Where to find?

5.2.1. Insured Product IMEI number:

The Beneficiary can find the Insured Product's IMEI number by inputting *#06# into the Insured Product or by going through settings on the Insured Product. It should also be noted on the documentation that came with the Insured Product when it was purchased and may be on the back of the Insured Product. The Beneficiary's network provider may also be able to provide it.

5.2.2. The Proof of purchase of the Insured Product:

This could include a receipt or documentation from the reseller. If the Beneficiary does not have any proof of purchase, We may decline the Beneficiary's claim.

5.3. How is Accidental Damage determined and covered?

5.3.1. We will let the Beneficiary know as soon as possible if we can settle the Beneficiary's claim after the Samsung Authorized Service Centre has reviewed the claim. In order for the claim to be eligible, the Beneficiary must not separately arrange a repair without our approval.

5.3.2. The Beneficiary must submit the claim fully and truthfully. This enables us to properly determine the Accidental Damage.

5.3.3. The Beneficiary must retain the original invoice, receipts or any supporting documentation of purchase of the Insured Product. We may request the Beneficiary to provide these as proof of purchase.

5.3.4. Where another person is liable for the Beneficiary's Accidental Damage We are entitled to recover the costs We incurred (i.e. for repairing or replacing the item) from that other person.

5.4. What do We require from the Beneficiary?

5.4.1. Ensuring access to the Beneficiary's Insured Product:

In the case of Accidental Damage, it is important that the Beneficiary contacts the network provider to disable any security features (for example, locks, personal IDs passcodes or PIN numbers), software, applications or other means which stop Us accessing the Beneficiary's Insured Product.

5.4.2. Ensuring that the Beneficiary contacts Samsung in a timely manner :

We encourage the Beneficiary to report the Accidental Damage as soon as possible, so that the Insured Product can be repaired and so that the Accidental Damage does not result in further deterioration to the Insured Product. If there is an unreasonable delay between the occurrence of the Accidental Damage and the Beneficiary notifying Samsung, We may adjust the claim settlement in case Our obligations have increased due to the delay.

5.4.3. Sending the Insured Product or information:

We will keep the claim active for 60 days to enable the Beneficiary to send the Insured Product to Samsung and/or provide any additional information Samsung has requested from the Beneficiary. If the Beneficiary has not provided the Insured Product and/or the additional information to Samsung after 60 days the Beneficiary will need to re-register the claim from the beginning.

5.4.4. Backing up Your data:

All Insured Products sent to be repaired will be wiped of all data before any action by Samsung's Authorized Service Centers personnel for confidentiality purposes. Samsung shall not be liable for the loss of any data howsoever caused. Samsung's Authorized Service Centers and We do not accept responsibility for the Beneficiary's SIM Card, memory card or any other storage media or property belonging to the Beneficiary not removed from the Insured Product before sending in for repair. Before sending the Insured Product for repair, the Beneficiary is responsible for managing, backing up or otherwise protecting the data of the Insured Product against loss, damage or destruction.

5.5. Preventing false declaration and non-disclosure

5.5.1. The Beneficiary must provide Us with complete and accurate information when making a claim. We may not provide assistance or cover if the Beneficiary provides us with incorrect or incomplete information. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

5.5.2. If the Beneficiary or anyone acting on the Beneficiary's behalf makes a claim, which is in any way false or fraudulent or supports a claim with any false or fraudulent statement or document, the Beneficiary will lose all benefit from the Policy. We may also recover the cost of any successful claim We have settled under this Policy and later discover to be fraudulent. If the Beneficiary fraudulently provides Us with false information, statements or documents, We may record this on anti-fraud databases and may also notify other organizations.

5.6. Multiple insurances

- 5.6.1. If the Beneficiary is entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation the Beneficiary should notify Us and We may decline to cover. We will, however, cover the Beneficiary where eligible under this policy for damage, which is not covered by the other insurance policy, public scheme or legal obligation arising from a law or a regulation.
- 5.6.2. If We do provide cover up front at the Beneficiary's request, the Beneficiary assigns the right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to Us.
- 5.6.3. If the Beneficiary has more than one insurance that covers for the same loss, the Beneficiary should only submit the claim to one insurer and provide details of any other insurance to that insurer. They will then contact anyone else who would have insured the event for a contribution towards the costs.

6. Making enquiry or complaint

- 6.1. If You have a query or complaint, please get in touch with Samsung (who will address your query or complaint on Our behalf). The easiest way to contact Samsung is to call on:

Country	Toll Free	Contact Centre Time
UAE	800-7267864	8:00 AM to 10:00 PM
Qatar	800-2255	7:00 AM to 09:00 PM
Kuwait	183-2255	7:00 AM to 09:00 PM
Bahrain	8000-4726	7:00 AM to 09:00 PM
Oman	800-72627	8:00 AM to 10:00 PM

- 6.2. Alternatively, You can write to Samsung on <https://www.samsung.com/ae/support/email/>

- 6.3. Samsung will do everything possible to ensure that the Beneficiary's query is dealt with promptly. Providing the IMEI number of the Insured Product should help Samsung deal with the Beneficiary's comments more efficiently.

7. Privacy and Personal Data

We handle Your personal data with care. When gathering, processing and using personal data We follow European Union data protection rules.

- 7.1. In addition, We might use Your personal data to prevent and combat fraud and to comply with statutory obligations. We may exchange Your personal data with industry governing bodies, regulators, fraud prevention agencies and claims databases for underwriting and fraud prevention purposes. We may provide Your personal data to others where required or permitted by law.
- 7.2. You have a right to request rectification and a copy of the personal data that We hold about You. If You wish to these rights then please contact Us directly via the details provided in Your Certificate of Insurance

We and our affiliates warrants and undertakes that we shall comply with all obligations under the relevant local data protection laws of each country where the Insurance Products are provided, including but not limited to, all such legal obligations relating to the protection of personal data.

We warrant to the other Party that all personal data relating to YOU collected, Used and stored during a sales transaction and claims management will be fairly and lawfully obtained, that it will make any required notification and that it will obtain, and at all times maintain a registration in accordance with the local data protection legislation (if applicable) appropriate to the performance of its obligations under this Policy. Moreover, each of the Parties shall ensure that, where required by local law, all necessary consents have been obtained from You to the processing of your personal data in connection with the Insurance Products.

We warrant and undertakes if at any under this policy collect process or use personal data that we shall:

- a. Any personal data relating to YOU will only be used for the purpose of providing the Insurance Products, claims management and related services, and will comply with the obligations related to the personal data protection required in each specific country, including but not limited to, the compliance with European Directive 95/46/EC and with effect from 25 May 2018 the General Data Protection Regulation (GDPR) in the European Union. Any additional data protection requirements required by a particular country's laws shall be included in this Agreement.
- b. Comply with all obligations under the applicable Laws and specifically the data protection laws including but not limited to all such legal obligations relating to the data protection.
- c. Process the Personal Data for the purpose of performing its obligations under this Policy.
- d. shall not disclose the Personal Data to any third party other than our employees or representatives requiring access to the Personal Data in order to perform their duties under this Policy.
- e. implement all necessary or appropriate technical and organizational measures:
 - (i) to protect the security and confidentiality of Personal Data processed by it in providing the Services;
 - (ii) to protect Personal Data against accidental or unlawful destruction or accidental loss, alteration, unauthorized disclosure, access, or processing; and
 - (iii) as required under Data Protection Laws to ensure a level of security appropriate to the risk, including as appropriate: (A) the pseudonymisation and encryption of Personal Data; (B) the ability to ensure the ongoing confidentiality, integrity, availability, and resilience of processing systems and services; (C) the ability to restore the availability and access to the Personal Data in a timely manner; and (D) a process for regularly testing, assessing and evaluating the effectiveness of technical and organizational measures for ensuring and maintaining the security of the processing;

On termination or expiry of this Policy, We shall securely destroy existing copies of such Personal Data except

8. International sanctions

This Policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations. We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

9. Governing law

Unless agreed otherwise, the law of the United Arab Emirates will apply and all communications and documentation in relation to this Policy will be in English. In the event of a dispute concerning these Policy Terms and Conditions, the courts of the United Arab Emirates shall have exclusive jurisdiction.

10. Regulatory Status

This policy is underwritten by Alliance Insurance PSC., which has its registered office in Dubai, U.A.E.

We also operate under the trading name Alliance Insurance PSC.

Our business address is: Warba Centre 2nd & 3rd Floor

Deira, Dubai United Arab Emirates

Alliance Insurance PSC is an insurer licensed to act in the United Arab Emirates with corporate identification No 206782 and registered with the Federal Tax Authority No 100042583300003