

Information document about the insurance product

Company: Tulip Assist Insurance Limited (MFSA license number C80601) is your insurer. Tulip Assist Services BV (AFM licence number: 12047135) is the authorized agent and distributor of Tulip Assist Insurance Limited and acts as your point of contact for this insurance.

Product: Mobile Essential

Issued for:
The Netherlands

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the policy conditions: <https://www.tulipassist.nl/products/mobile-essential>

What is this type of insurance?

With the Mobile Essential policy, you are insured for damage to your device. The insurance covers damage caused by falls, impact, moisture damage, frost damage, fire and lightning damage.



What is insured?

- ✓ You are insured for falling damage, impact damage, moisture damage, frost damage, fire damage, lightning strike damage and theft.
- ✓ **Compensation in kind**
Compensation for damage to your device will always be paid in kind. We do not pay out in cash for damage on your device.
- ✓ **Replacement device**
When we replace the device rather than repair it. You will then receive a device of the same brand and type. If this is no longer available, you will receive a similar device with equal features. This device may be new or refurbished.



What is not insured?

- ✗ If you did not do everything that may reasonably be expected from you to take the best possible care of your device. Normal wear and tear, (manufacturer's) warranty, gradual deterioration of parts, devaluation, cosmetic damage, insufficient maintenance or your own negligence. Fraud or deception.
- ✗ **Repair and borrow device**
Damage caused during or after repair by a party other than Tulip Assist. During repair you will not receive a borrow device.

- ✗ **Loss, theft, measurements and use**
Loss and theft of your device. We do not cover the expenses caused by misuse of your device. If you could have taken better measures in the particular situation to prevent damage. If you violate the instructions for use of your device.
- ✗ **Specific damage**
Damage to your device caused intentionally, by your own fault or recklessness. Damage to accessories or other similar items of your device. Loss of data due to damage to your device. Damage that occurred before the insurance was taken out. Damage that you reported after your insurance has ended.
- ✗ Damage caused by postal shipment. Damage caused by misuse, experimentation or viruses. Damage caused by natural disasters, armed conflicts, use of weapons. Consequential damage or damage covered by another insurance (e.g. home contents insurance). Damage caused during rental or loan for use of your device, or as a result of seizure



Are there any restrictions on cover?

- ! During the term of your insurance, we will pay out a maximum of twice the amount of the purchase value of your device.
- ! **Deductable**
See policy schedule.



Where am I covered?

- ✓ World Wide



What are my obligations?

Payment obligation for premium and deductible. Report damage/theft to us as soon as possible and in any case during the term of the insurance. Provide us with all information relevant to the proper handling of your claim. Do everything you can to prevent damage to your device and take all appropriate measures to prevent damage.



When and how do I pay?

The costs for your insurance are paid in advance every month and are collected by direct debit. The collection always takes place before the first calendar day of the month.



When does the cover start and end?

Your policy starts when you have received your policy schedule, information sheet and policy conditions from us. Your insurance policy runs for a maximum of 5 years, but you can cancel it at any time (notice period is 30 days). We can also terminate your insurance with immediate effect for the reasons given under additional information:

When you have claimed twice the original purchase value of your phone for damage. If you do not pay the premium on time. When ownership of your phone passes to another person. When you move abroad. When you commit fraud with claims or try to mislead us. When you use your phone for criminal activities. When the financial health of the insurer/creator is at stake.



How do I cancel the contract?

You may cancel the 'Mobile Essential' insurance at any time. Cancel your insurance online by logging into your account via www.tulipassist.nl/login. Go to the tab 'Mijn Polissen' and click on 'Polis beëindigen' to cancel your 'Mobile Essential' insurance. We work with a 30-day notice period. You can also cancel the contract via info@tulipassist.nl or via 050 – 700 19 94.