



The New India Assurance Co. Ltd.

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Section 1 - Definitions

This document gives information about Insurer, Insured, Beneficiary/User and Insured Equipment etc & other terms & conditions

Proposer – Shotformats Digital Production Private Limited certified partners for the benefit of their end consumer, whereby customer purchase their app or product/services which is bundled along with equipment, only through defined medium

Insurer: The New India Assurance Company Limited.

Issuing Office: DO 110800, Jain Tower, 10th & 11th Floor, 17 Mathew Road, Opera House, Mumbai - 400004

Insured – Shotformats Digital Production Private Limited for the benefit of their customer through their certified medium

Beneficiary/User: The purchaser, whose name is as shown on the Invoice of Insured Equipment which is used in conjunction with SIM issued through insured's medium or actual user of the SIM. However his / her Spouse, Children & Parents can use the equipment. Whereas company, beneficiary/user shall mean any representative / employee of the company authorised to use the Equipment, subject to an active customer of Medium (Network Operator).

Insured Equipment: Product as shown on purchase Invoice, such as mobile handset, tablet, phablets.

Medium: Proposer certified stores/partners or associate or online and app channel within India exclusively as Vodafone Idea Limited (Network Operator).

Administrator/Facilitator/Coordinator: Aarvi Insurance Brokers Private Limited & its ancillary partner's if any

Cover Period: From the date immediately, the insured equipment is registered & valid for 12 months from the date of registration, and an active customer of Medium (Network Operator).

Sum Insured: Equipment value as mentioned in the purchase invoice or declared value by insured, whichever is lower subject maximum of INR 35000.

OEM: Original Equipment Manufacturer, the company that has manufactured or owns the Brand for selling the Covered Product and has provided standard primary warranty as defined and specified in the warranty manual

Manufacturer's Warranty: The original in box warranty coverage that has been provided by the OEM in respect of the Covered Product, also referred to as OEM Warranty

Section 2 – The scope of cover

Provided insured/beneficiary/user has purchased Insured Equipment and using the said insured equipment in conjunction with SIM issued by insured medium, with proposer product or services within cover period and declared Insured Equipment to insurer on the basis of the registration received by the user or beneficiary. Insurer in the following event to Insured Equipment will accept liability towards repair or replacement with same or similar equipment or at their option will arrange for payment as per policy terms and condition, provided original equipment is covered under standard manufacturer warranty for minimum of 12 months, if the equipment fails to operate and requires

- Repair or replacement of spare parts/equipment and labor cost including local TAXES, based on the original purchase price of the insured equipment, as per the manufacturer manual unless specifically excluded.
- Suffers accidental physical damage to the Insured Equipment and/or such damage cause's equipment to stop working.
- Fails to work because accidentally fluid has entered its internal circuitry, resulting into stoppage of the insured equipment.
- Fire, lightening and explosion.
- Act of god perils
- Damage during riot, strike & malicious damage

Section 3 – Exclusions

This Insurance policy does not cover:

1. Loss, such as lost, forgotten/misplaced/left unattended, missing, fallen, mysterious disappearance or circumstances, housebreaking and burglary including theft.
2. Damage resulting from or caused by theft, or attempted theft of insured equipment, left in unattended vehicle or room.
3. Loss arising after 12 month from date of registration.
4. Any loss due to loan or usage of the insured equipment to a third party or if ownership is transferred
5. Loss arising due to unlawful act including Terrorist activity, War, Nuclear Explosion, Radioactive Contamination, Chemical, Biochemical, Biological, Electromagnetic, Cyber Attack etc.
6. Any loss if the insured equipment is not connected to any cellular network of service provider
7. Consequential loss of any kind or description including wear & tear, moisture ingression, normal deterioration, cosmetic damages not resulting into complete stoppage of equipment etc.



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8. Any repair cost arising, which is done by unauthorised Service Centre excluding incidence such as case changes and the like.
9. Loss caused by incorrect storage or usage, poor care and maintenance, careless use, gross negligence, incorrect installation, incorrect set-up, negligence, wilful misuse/neglect or Intentional act.
10. Losses which are covered under the manufacturer's warranty until the warranty period exist from OEM or similar guarantee including any loss to insured equipment which does not carry an existing manufacturer's warranty valid in India.
11. Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
12. Batteries, control knobs, connecting cords, smart cards, light bulbs, attachments, cables, light covers and other consumables as applicable.
13. Data/hardware corruption arising due to virus infection.
14. Modification/alteration/tampering or any change made to the circuitry, original design of the product.
15. Any defect caused by usage of wrong power supply, voltage, corrosion, rust or stains or any problem with supply of electricity
16. Should necessary spare parts for repair be subject to import restrictions of a country resulting in delay in repairs, there will be no liability arising out of such delay.
17. Products being recalled by the manufacturer.
18. Claims arising from the failure to follow manufacturer's instructions.
19. Labor Costs, if no fault is found in the product is not covered
20. Any loss due to rust/corrosion.
21. Loss or damage to recording media, software or data, software generated problems of third party or the reloading software. Loss of stored data during the process of dismantling for repairs
22. Any loss arising/purchase of insured equipment, outside the territorial limits of India.
23. Any loss or damage to accessories and panels even if forming a part of standard pack or to any complimentary or ancillary product/s made available under any promotional scheme and all damage resulting to SIM card.
24. Any loss, which is aesthetic in nature such as back glass/panel/RIM/Rear Part/ Bracket/ camera glass/ side/volume/lock buttons or such key/button or component, chipping or cracks not restricting to such damage reaching on the actual useable touch screen leading to stoppage of screen operations completely
25. Any loss resulting after voluntary or non-voluntary deactivation, etc with Medium (network operator)
26. Any loss resulting due to or from, dent or bend of device

27. Any loss where the month of import or month of manufacturing is more than or equal to 24 months at the time of claim

Section 4 – Compensation

Partial Loss: –

Compensation for any Partial Loss claims will be by repair to the Insured Equipment or NEFT/payment to the insured account by suitable mode. Maximum liability for each Insured Equipment shall be cost of repair, subject to excess. If the repair cost or maximum liability at the time of loss exceeds the total loss settlement, Insurer shall settle the claim on total loss under BER (Beyond Economic Repair).

Total Loss: –

Compensation for any total loss claims will be by way of NEFT or payment to the insured account by suitable mode. Maximum liability per Insured Equipment shall be Sum Insured, subject to excess and depreciation depending on age of insured equipment from date of purchase at the date & time of loss.

Excess is minimum value which shall be deducted in each and every claim. Excess is 10% of the claim value, or INR 500 rupees, whichever is higher.

The Sum Insured or maximum liability shall be calculated as follows by applying depreciation on the claim value only for total loss:

Age from date of registration	Depreciation
Up to 90 days	20% of Purchase Price
91 to 180days	40% of Purchase Price
More than 180days	60% of Purchase Price

Maximum of 2 claims shall be addressed by the Insurer, during policy period; subject to maximum value of Sum Insured at the time of loss and prior claim if any is partial loss.

Under Partial loss, if the repair value is more than the compensation payable, beneficiary to bear the difference amount. In case of total loss, beneficiary to submit salvage to avail compensation.

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Section 5 – Policy Condition

Insured or beneficiary shall at all times agree & declare that:

- Take all reasonable steps to safeguard the insured equipment.
- In the event of loss, declare/disclose all the material fact about the incidence or event and submit salvage.
- In the event of a loss, all benefits shall be forfeited, where there are any misrepresentations, misdescription or non-disclosure of any material fact significant to admission of liability and assessment of loss
- Protect the Insured Equipment, as far as reasonably possible, against damage and contact with fluids.
- Not to modify or alter the Insured Equipment in any way (other than by the installation of approved software), nor have installed components in the Insured Equipment or have it serviced or repaired by any person not approved by the manufacturer.
- All benefits becomes null and void as soon as beneficiary move out/inactive customer of medium (network operator)

Section 6 – Claim Procedure

In the event of loss insured or beneficiary is required to do following steps:-

- An immediate intimation (not later than 48 hours from the date and time of loss) about loss should be given to insurer or administrator on **022 – 28717171/ 022 - 62456666**
- All claim related documents or correspondence need to be submitted to administrator and all such documents or correspondence should reach administrator not later than 15 calendar days from the date and time of the event of loss.

Damage Category –

- The event need to be notified to administrator with proximate cause or reason of loss, & obtain service estimate towards damage from nearest authorized service centre
- Do not get the damaged insured equipment repaired unless intimated over helpline of administrator & further authorized by insurer.

Section 7 – Contact points for Claims

All claim related queries and submission of claim document/s or correspondence should be directed to administrator by calling on 022 – 28717171/ 022 - 62456666 or by sending SMS as “DSS (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. DSS 1234567890.

On the basis of your call administrator will guide you further course of action.

All claim related documents or correspondence need to be submitted to administrator i.e. Original claim document/s with one additional photo copy of all original claim document/s.

Note: All original documents shall be retained by insurer and shall not be returned to the insured/claimant & shall be maintained as per all the privacy laws applicable.

For claim guidance or assistance and claim related issues, beneficiary can contact either Insurer or Administrator.

Insured/Beneficiary can inform about the claim i.e. claim intimation, know their claim status and also get all other relevant information by calling on **022 – 28717171/ 022 - 62456666** or writing an email at vfclaims@dsspro.in or by sending an SMS as DSS (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. **DSS 1234567890**

Please refer <http://vf.dsspro.in> to view or download insurance related documents, obtain information regards to policy terms & condition, claim process etc.

This scheme is available at select stores/outlets/channel. Insurance is subject matter of solicitation.