

WHAT IS COVERED UNDER EMAX EXTENDED WARRANTY?

The Insurer will replicate and extend the original manufacturer's warranty by additional 12 or 24 months. If the Insured good suffers a malfunction or a breakdown, in materials and workmanship during the Extended Warranty Cover Period, the Insurer shall bear the costs of repairing or replacing the Insured Good.

PRODUCT ELIGIBILITY:

All items covered under the Policy must be from the specified categories listed below. Claims for unregistered items will only be accepted if the item is listed below:

- Desktop Computers
- Mobile Phones
- Smart Watches
- Photographic Equipment: Camera, camcorder, and portable digital photo frames.
- Hand-held Computer Equipment and Laptops: Laptop/tablet PC, (software and Loss of data is not covered).
- Domestic Appliances

Extended Warranty may only be purchased within one hundred and eighty (180) days of delivery of a product and covers a product which:

- Is purchased as new from E-max
- Has included at the time of purchase a manufactures complete and original warranty valid in UAE

IN THE EVENT OF BREAKDOWN:

1) The Insured Person has 5 working days to report the Extended Warranty incident through the following channels:

- Via telephone by calling Gulf Assist hotline number: 80009730536 - for claim notification. The hotline number is available 24 hours a day, 7 days a week, 365 days a year.
- OR
- Via email on the email address: TECHDEP@mapfre.com - for claim notification.

The Insured Person is then required to submit all required documents and the defected Insured Device to the designated service provider within 10 working days from the date of claim notification. The required documents can be sent via email on TECHDEP@mapfre.com.

- 2) Requirements to be submitted by the Insured to the Assistance Company to initiate the claim process:
- Copy of the Insured Person's identification document.
 - Claim Form to be filled out and signed by the Insured, which should include the device's IMEI number in case of mobile phones, or Serial Number S/N in case of electronic goods and appliances.
 - Copy of the Insured Good purchase invoice.
 - Defected Insured Device all data should be backed-up by the Insured before submitting the defected Insured Device. The Assistance Company will not be liable for any data lost. All cloud-based storage services should be removed before submitting the defected Insured device.

3) Portable devices (including countertop Microwave ovens, color televisions under 21", portable Hi-Fi systems, Home PCs etc.) should be brought into the Service Centre of relevant products approved by Assistance Company.

4) If the breakdown is not covered by the Emax Extended Warranty, the customer will be charged for the cost of the repair.

5) The customer should consult manufacturer's instructions to determine if the failure to operate is due to circumstances that may be corrected.

No claims will be undertaken by the Assistance Company if the above terms & conditions are not met.

TERMS & CONDITIONS:

This is your Emax Extended Warranty terms and conditions of your Policy with the Insurance Provider and your agreement with us.

In return for the full payment for your Policy Premium, your electronic devices will be protected within the terms and conditions set out within your chosen Protection Plan. Only items purchased through the Emax retail outlets and ecommerce platform will be covered by your Extended Warranty Plan.

DEFINITIONS:

- **Insured Person:** The natural or legal person identified in the Emax Invoice/insurance policy that owns the Insured Good included under the cover of this Emax Invoice/insurance policy, and who is entitled, where appropriate, to the rights derived from the Emax Invoice/insurance policy.
- **Emax Invoice / Insurance Policy:** the insurance policy availed by the Insured person from Emax for the Insured Device. Also referred as "Policy".
- **Beneficiary:** Person or persons considered by the Policyholder or, where applicable, the Insured Person, to be entitled to receive any assistance duly covered or, where applicable, the amount corresponding to any indemnity provided for under the terms of the contracted policy.
- **Insurer:** Oman Insurance Company P.S.C. located in the United Arab Emirates; the insurance company issuing the Insurance policy.
- **Insured amount:** The amount set forth in the specific conditions of the Policy and which represents the maximum value of the compensation for each cover section.
- **Incident:** A claim related to the Emax Invoice/insurance policy raised by the Insured Person to the Assistance Company claiming the benefit of such Emax Invoice/insurance policy.
- **The Assistance Company:** Gulf Assist C.O.W.L.L., the company providing the benefits described in the Policy directly or by means of its network, which is a company designated by Insurer for the management of Claim Administration.

- **Intentional damage:** Means any loss arising out of any direct or deliberate act, or willful neglect by the Insured Person to commit or conspire to commit with the intent to cause a loss, including imposition of any abnormal conditions to the Insured Good.
- **Purchase price:** Means the price effectively paid by Insured Person and as evidenced on the sales receipt or Emax invoice, for the Insured Good. The price includes any duty, levy or tax raised by any competent authority in the United Arab Emirates.
- **Age:** References in this Emax Invoice / insurance policy to Age will be understood from the period running from the date of purchase of the Insured Good.
- **Abrasion means:** The process of scraping or wearing down by friction. A wearing, grinding, or rubbing away by friction which in any instance doesn't arise as a result of the normal wear and tear of the Insured Good.
- **Economic Limit:** means the thresholds set forth in the conditions of this Emax Invoice/Insurance Policy, or relevant plan, and which represent the maximum benefits covered under each Emax Invoice/Insurance Policy.
- **Claim:** Any event whose consequences are totally or partially covered by the guarantees of this policy. The collection of damages arising out of one event constitutes one loss/accident.
- **Claim form:** Document to be completed by the Insured Person for processing any claims duly covered by this Policy.
- **Claim notification:** The moment the Insured Person reports the occurrence of a claim to the Insurer or Assistance Company.
- **Depreciation:** The reduction in value suffered by Insured Device as a result of use or the simple passage of time.
- **Excess:** The amount the Insured person has to pay in case of a claim.
- **IMEI:** Acronym which stands for "International Mobile Equipment Identity". The IMEI code is a unique 15 or 17-digit number which permits the unequivocal identification of any mobile device associated with a GSM or UMTS network.
- **Serial Number- "S/N", "SNID" or "Serial No":** Unique number which permits the unequivocal identification of any electronic device set by the manufacturer on the good itself. The serial number may be a character string that includes letters and other typographical symbols.
- **Period of cover:** The period from the date of availing the Insurance Policy until the earliest of the following:
 - The date registered as of the last day of the Period of Cover as shown on the specific conditions of the Insurance Policy.
 - The date when the accumulated valid claims cost exceeds the Purchase Value of the Insured Good.
 - The date in which the Policy is cancelled.
- **Negligence:** means a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons or property.
- **Breakdown:** Any unforeseen electrical, electronic or mechanical failure of the Insured Good, its components or appliances to perform its fundamental operation(s) in normal service according to the manufacturer's specifications.
- **Premium:** The price of the insurance that the insured person must pay the Emax to cover the risks provided in this Policy, the premium invoice will also include commissions, charges and the legally applicable taxes.
- **Device range:** Category within which the Insured Device falls, according to its purchase value or its special features. This will determine the coverage and limits which will correspond to it, in accordance with this policy.
- **Third party:** For the purposes of this insurance contract, a third party shall be deemed to be any person other than the Policyholder or the Insured person, or the spouse, common-law partner, ascendants, descendants or employee of the Insured person, where the Insured person is a legal person; as well as any person not authorized by the Insured person to use the Insured good.

ECONOMIC LIMIT:

The cover is limited to:

- a) Labor cost for the repair or replacement of the faulty part at no charge.
- b) The cost of parts used to replace the faulty one(s) at no charge.
- c) In case the Insured Good is not repairable, or if the repair cost reaches the market value of the Insured Device, its replacement with the same model or with an item of identical or similar value and characteristics at no charge.
- d) In case of replacement, this replacement can be substituted by a voucher from the same distributor or retailer which sold initially the Insured Good. The voucher amount will correspond to the repair cost in case of a repairable Insured Good or to the Insured Device market value at the time of claim in case of the Insured Good is not repairable. Amount to be provided on the voucher will be decided by the Assistance Company and will be communicated to Emax for voucher issuance and handover to the Beneficiary.
- e) At the time of the claim the total cost of replacement should not exceed the original Purchase Price of the Insured Good.
- f) Maximum allowed during the extended warranty policy duration is 2 repair claims or 1 replacement claim during the period of extended warranty coverage period.

SPECIFIC CONDITIONS:

- a) The Insurance Certificate must be purchased within 180 days from the time of purchasing the Insured good.
- b) The Extended Warranty period starts after expiry of the original warranty period, and shall remain in force for 12 or 24 months from that date, as stipulated on the Insurance certificate. It is understood here that the original manufacturer's warranty start date is the purchase date of the Insured Good.
- c) This Insurance Certificate is not renewable.
- d) The device besides the general information must be identified on the Insurance Certificate with the following: IMEI (International Mobile Equipment Identity) or serial number.
- e) The maximum limit for replacement cost for the whole duration of the Insurance Certificate will be in any case, the purchase value of the Insured good.
- f) The Extended Warranty Insurance Policy shall automatically terminate when the Insured Device has been replaced with a new device, without prejudice to the exclusions of these general conditions and the covered limits.

- g) The Insured Person is responsible for backup software and saving data of the Insured Device. During service, contents of the Insured Device is subject to deletion and/or reformatting.
- h) Devices below AED 500 are eligible for direct replacement
 - i) Claims related to Extended Warranty Insurance for devices below AED 500 will be eligible for replacement by Assistance company after receiving all required documents from the Insured person or Emax on behalf of the Insured person. In case the same product is not available, similar, or equivalent product will be provided to the customer as a replacement.

EXCLUSIONS:

The following cases are excluded from the scope of the Extended Warranty Insurance:

- a) to consumable parts, such as batteries, unless failure has occurred due to a defect in materials or workmanship
- b) to cosmetic damage, including but not limited to scratches, dents and broken plastic on ports.
- c) to damage caused by use with another product
- d) to damage caused by accident, abuse, misuse, liquid contact, fire, earthquake or other external cause
- e) to damage caused by operating the Insured Device product outside the manufacturer's published guidelines
- f) to damage caused by service (including upgrades and expansions) performed by anyone who is not authorized by the Assistance Company
- g) to an Insured Device that has been modified to alter functionality or capability without the written permission of the Manufacturer
- h) to defects caused by normal wear and tear or otherwise due to the normal aging of the Insured Device
- i) if any serial / IMEI number has been removed or defaced from the Insured Device
- j) software defects that are caused by the malfunctioning of the operating system
- k) Issues caused by user's data
- l) Any Insured Device that has been serviced using unauthorized software and hardware tools and non-authentic spare parts

In addition the above exclusions, the below will not be covered:

- m) Exposition to weather, dust.
- n) Those breakdowns due to the power source, electrical dripping, inadequate connection to the electrical network, adaptors, stabilizers, peak suppressors, or other appliances.
- o) Repairs conducted without previous permission from the Assistance Company.
- p) Cost of mounting & dismounting for the diagnosis, when the breakdown is not covered under this policy for any reason.
- q) Goods that have had their manufacturer's warranty voided for any reason.
- r) If model number or serial number or IMEI/ESN number sticker (previously registered) of the Insured Device is removed, altered, damaged, defaced, smudged or erased.
- s) Damage of aesthetic or structural parts, such as the casing, frame or any decoration. All the damages that do not affect the functionality and normal use of the Insured Device are out of the cover.
- t) Accessories and breakdowns caused by accessories not approved by the manufacturer, as well as by failures in generators or transformers in general unless supplied directly by the manufacturer and covered under a separate extended warranty contract
- u) Manufacturing defects acknowledged or accepted by the manufacturer, as well as epidemic failures.
- v) Any kind of damage or consequential losses.
- w) Any kind of Civil Liability incurred by the Policyholder.
- x) Any breakdown occurred during the Manufacturer's Warranty period, as well as repeat repairs.
- y) Any breakdown caused by pre-existent defects, this is, defects that where obvious and evident during the Manufacturer's Warranty period.
- z) Accidental Damage
- aa) Failures caused by mishandling or inadequate use, including but not limited to: bumps or hits, humidity, liquids, heat or cold exceeding the manufacturer's indications, and voltage changes.
- bb) Any damage reimbursable under any other insurance or warranty.
- cc) Aesthetic defects, corrosion and rust, whether caused by normal wear and tear or accelerated by environmental circumstances.
- dd) Failures or elements not expressly included in the Manufacturer's Warranty certificate.
- ee) Any type of Hardware self-repair or attempted self-repair.
- ff) The Plan does not apply to a Covered Device that has been lost or stolen.
- gg) Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling
- hh) Breakdowns caused by computer virus or realignments to products
- ii) Costs if no fault is found with the product
- jj) Costs arising from being unable to use the Product or from damage which results from the breakdown of the product

LIABILITY CONDITIONS:

- Emax shall not be responsible for any loss or damage to a person or property, direct, consequential, or incidental damages arising from the use of or inability to use the product to the extend that law may disclaim such.
- Emax Extended warranty does not cover any defects which are subject to a manufacturer's recall or which are covered under a manufacturer's program or reimbursement
- Emax Extended Warranty is not an insurance policy or guarantee. The contract only covers equipment which failed due to solely to material workmanship or performance of the product
- Emax Extended Warranty is only valid for purchases of products that are bought and kept within the United Arab Emirates
- Upon sale or transfer of ownership of the covered product, this Emax Extended Warranty policy may be assigned to another party by contacting the hotline number within 7 days of the ownership transfer.
- In the event of theft, repossession or fraud, Emax Extended Warranty will be cancelled by E-max. Emax will have the right to terminate the contract if the product is repossessed by any financial institution pursuant to the terms of agreement between such financial institution and the customer.

- Assistance company is entitled, at its sole discretion, to replace the product with the same or similar product rather than to repair the product. Once the warranty product has been replaced, the customer's product will end immediately with no refund. Any amount unpaid pursuant to the terms of the extended warranty at the time of replacement shall become due and payable to assistance company.
- In the event of any claim request, the liability of the Assistance Company shall be conditional on the Insured Person claiming benefit having complied with and continuing to comply with the terms of this Policy.
- The Insured person shall keep the original invoice, containing the device's IMEI or Serial Number, to avail the Extended Warranty Insurance benefits.
- In the event of an breakdown covered under this Insurance Policy, the Insured Person shall:
 - a) Take all reasonable precautions to minimize the loss.
 - b) As soon as possible contact the Assistance Company to notify the damage or Breakdown.
 - c) The Insured Person has to provide all required information to proceed with any claim.
 - d) The Assistance Company disclaims any responsibility for any loss or damage of information/data in the Insured Good and is not responsible for any breach to the privacy of the Insured Person's information contained in the Insured Good.
 - e) The Insured Person approves that any user/ password, email or applications (pre-set and/or installed) should be removed from the Insured Good at the time of repair/replacement. The Insured Person shall provide all requested information needed by the repair shop to access the Insured Good.
 - f) A Backup copy of the Insured Good's data should be done by the Insured Person prior giving the Insured Good to the workshop for repair or replacement.
 - g) The Insured Person accepts that in case of the Insured Good's replacement, the device will not be the property of the Insured, and will become the property of the Assistance company.
 - h) In case of any complaints, the Insured shall notify the Insurer or the Assistance Company within a maximum of (5) working days starting from the repair/replacement date. Contact the Assistance Company's Quality & Compliance Department through the following email address: HADIAR@mapfre.com

In case of any complaints related to the repair/replacement performed, repair warranty will be as per the Terms and conditions of the repair facility designated by the Assistance Company where the product was repair/replaced.

FRAUD CLAIMS:

All benefits of Emax Extended Warranty will be lost in case any fraudulent declaration or claim is made.

TERMINATION:

Emax and Assistance company has the right to terminate the policy during the policy period.

INSURANCE POLICY CANCELLATION

The Insured Person has the right to cancel the Insurance Policy, up to 30 days after the Policy issuance, and subject to no claim registered under the Insurance policy.

Replacement of Device by Manufacturer Warranty Provider

In the event the Insured Device is replaced by manufacturer warranty provider due to manufacture fault and the Insured needs to update his/her Policy data, the Insured shall provide official proof from manufacturer warranty provider which shows that the replacement of device and such a proof shall contain the details of both devices such IMEI / serial number, brand and model of the devices. Such request shall be reported to the Assistance Company within a maximum period of 96 hours from the date of device replacement otherwise the Assistance Company reserves its right to reject the request.

IN CASE OF COMPLAINTS:

Contact the Assistance Company's Quality & Compliance Department through the following email address: HADIAR@mapfre.com

For updated & complete T&Cs, visit: <https://uae.emaxme.com/emax-extended-warranty>



EXTENDED WARRANTY

Hotline: 800 0973 0536

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