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إرسال طلبات المطالبات عبر <https://claims.emad.me/>



Terms and conditions.

الشروط والأحكام

PROTECTION PROGRAMS

EMAX DEVICE

إجراءات المطالبات



- ee. Arising out of the Insured Good Asset by the improper use of the Insured device and contrary to the recommendations or standards of the manufacturer.
- ff. Arising out of modification/alteration (by unauthorized personnel) of any nature made in the electrical circuitry and/or physical construction of the Insured Good/Asset;
- gg. Loss or damage due to use of non-genuine parts and/or non-genuine oils;
- hh. Repairs, modifications made to the device not authorized by the Insurance Company or any type of self-repair or attempt to self-repair.
- ii. Those caused by a latent manufacturing defect.
- jj. Those caused by the configuration of user settings, or the process of backup or data recovery, loss, corruption, or damage to data operating systems.
- kk. Issues caused by user's data.
- ll. Those caused by the power supply, electric drip, improper connection to the electrical network, adapters, stabilizers, surge suppressors, by faults in generators or transformers in general or other devices or accessories unless authorized or supplied directly by the manufacturer.
- mm. Those 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.
- nn. accessories used in connection with the Insured Good Asset that were not supplied at the time of purchase of the Insured Good Asset by the original Insured;
- oo. caused by pre-existing defects, other than those already covered under the manufacturer's warranty.
- pp. When the model number or serial number or number of IMEI / ESN sticker (previously registered) of the Insured Device is removed, damaged, defaced, stained or erased.
- qq. Mysterious disappearance, circumstances or unexplained reasons.
- rr. The theft of the Insured Device without using force against neither objects, nor violence or intimidation against the people who are carrying or safeguarding it.
- ss. The loss, theft or mistaking of the Insured Device is excluded including Robbery & Burglary.
- tt. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the Insured Good Asset
- uu. to consumable parts, such as batteries, unless failure has occurred due to a defect in materials or workmanship;
- vv. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software;
- ww. caused by use with another product;
- xx. Components or products used for commercial purposes other than in a home, office or for personal business use. Products provided for public use or rentals are not covered. Use of a product for these purposes will void the policy benefits.
- yy. Any loss or damage to any Insured Good put up for commercial, rental or hire purposes or use for any purpose not intended
- zz. Where the Insured Asset is subject to rental or profit generation purposes.
- aaa. Any cost incurred with maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
- bbb. The cost of transporting the Insured Asset to and/or from the place of repair.
- ccc. The cost of installing any optional attachment to the Insured Asset.
- ddd. Loss or damage arising out of improper storage or transportation of the Insured Asset.
- eee. Any circumstance, fact or matter of which the original Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
- fff. Any loss or damage that arises when the Policy is not in force due to any reason whatsoever.
- ggg. Prototypes to be strictly excluded.
- hhh. No cash settlements allowed under the Policy.

In addition to the General Exclusions of this policy, this cover shall not be provided for the following cases and their consequences:

Accidental Damage Specific Exclusions

- a. Damage due to electrical or mechanical failure of the insured good falling under the scope of the manufacturer warranty.
- b. Scratches, dents, or any other purely external damage.
- c. Devices considered waterproof by the manufacturer and devices pertaining an IP rating above 68 are excluded from water damage cover. It is understood here that any other liquid damage (coffee, soft drink, etc.) not covered by the manufacturer warranty or claims arising for water depth above manufacturer guarantee will be covered by this Accidental Damage Insurance.
- d. Damages of a non-accidental nature.

Extended Warranty Specific Exclusions

- a. Subject to the policy terms, conditions and exclusions, any incident that would not have been covered under the original Manufacturer Warranty terms and conditions will not be covered under the Extended Warranty. For avoidance of doubt, the original Manufacturer Warranty terms and conditions does not relate to the duration of the Manufacturer Warranty.
- b. Accidental Damage unless the Accidental Damage cover has been previously purchased.
- c. to damage caused by accident, abuse, misuse, liquid contact, fire, earthquake or other external causes such as explosion, flood
- d. Other natural calamities and natural disasters;
- d. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God, riots/strike/malicious damage, act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies etc.;
- e. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust;
- f. Goods that have had their manufacturer's warranty voided for any reason.
- g. Manufacturing defects acknowledged or accepted by the manufacturer, as well as epidemic failures.
- h. Any breakdown occurred during the Manufacturer's Warranty period, as well as repeat repairs.
- i. Failures or elements not expressly included in the Manufacturer's Warranty certificate.
- j. Failure of parts which are subject to recall by manufacturer of the Insured Asset.
- k. Claim due to a serial defect of a product or one of its components; A claims series event is defined as follows:
 - l. Several equal or similar claims due to the same cause, e.g. the same fault, negligent act, error or omission in design or supervision and/or
 - ll. an event or circumstance leading to a recall of products or works or parts thereof;
 - l. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the Insured Asset.
 - m. Failures of Parts or labour repair costs covered by a manufacturer limited warranty or recall programme and all new and refurbished products with less than an original twelve month manufacturer limited warranty for parts and labour.

Fraudulent Claim:

- If the Insured Person makes a claim knowing the claim to be false or fraudulently exaggerated in any respect, or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any Accidental Damage, Extended Warranty or Combo Warranty Policy caused by the Insured Person's willful act or with the intent to defraud the Insurer and Assistance Company, then the claim will be declined and your insurance policy will be cancelled without notice with no refund of Premium. The Insurer and Assistance Company may be entitled to recover from Insured Person the cost of any claim already paid under this Insurance Policy (if necessary, the cost may be recovered through the Instigation of court proceedings). Insurer and Assistance Company may also be entitled to recover from the Insured Person the cost of any investigation into a fraudulent claim under this Insurance Policy (if necessary, the cost may be recovered through the instigation of court proceedings).

Insurance Policy Termination:

- In case the Assistance Company or Insurer discovers that the Insured Person is not eligible for the insurance coverage due to not meeting the criteria of the insurance conditions listed in Object and Scope of Insurance, the Assistance Company or Insurer reserves its right to terminate the policy immediately.

Insurance Policy Cancellation

The Insured Person has the right to cancel the Insurance policy as per Emax terms and conditions stated in the Emax invoice and subject to the condition of 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 Insured needs to update his/her personal data, Insurer provides an 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 administrator company reserves its right to reject the request.

CONDITIONS

- 1) This Insurance is limited for the Insured person and not transferable to any subsequent owner of the Insured Device.
- 2) The Insurance Policy must be purchased at the same date and time of purchasing the Insured Good from Emax.
- 3) This Insurance Policy is not renewable.
- 4) The Insurance Policy coverage is restricted to the UAE only and to claims that occur in the UAE only.
- 5) The Insured Good besides the general information must be mandatorily identified on the Insurance Policy with the following: IMEI (International Mobile Equipment Identity) or Serial Number S/N sticker or Emax Invoice Number for Insured goods for purchase and claim.
- 6) For Accidental Damage the Insured Person or the Beneficiary is entitled to a maximum of 2 claims for repair or 1 replacement towards the Insured Goods for the duration of the Insurance Policy up to the sum insured amount. The maximum number of claims for the Combo Warranty Product is as per the terms and conditions of the policy noted in the section Object and Scope of Insurance.
- 7) For Extended Warranty product purchased on a standalone basis, the Insured Person or the Beneficiary is entitled to unlimited claims for repair or 1 replacement towards the Insured Goods for the duration of the Insurance Policy up to the sum insured amount.
- 8) In case the Insured Person has submitted a claim that is not covered under the policy terms and conditions, then the Insured Person will be liable to pay for any applicable diagnosis or service centre charges. If the Insured Person refuses to pay this (after using the service), then the policy will be immediately terminated without any further benefit to the Insured Person.
- 9) In the event of a second claim by the Insured Person, the Insurer will only provide the benefit up to the residual sum insured. The Insured Person has to pay for the difference if the total repair value or replacement value exceeds the residual sum insured. No voucher will be issued for any cases that involve a second claim. If the customer is not willing to pay for the difference to get the Insured Good serviced/ repaired or replaced, the policy will stand cancelled with no further benefits to the Insured Person. For avoidance of doubt, the Insurer will not be obligated to provide the proof of the repair value for the first/previous claim.
- 10) The Insurance Policy shall automatically terminate upon claiming maximum two (2) repairs in Accidental Damage or maximum repair claims under Combo Warranty as per the terms and conditions of the policy noted in the section Object and Scope of Insurance.
- 11) The Insurance Policy shall automatically terminate when the Insured Good is replaced without prejudice to the exclusions of these general conditions and the covered insured amount limits.
- 12) The Assistance Company shall provide genuine parts from service centres in case of repairs for any Insured Good. The Assistance Company is entitled to select any service centre as part of their repair network. Replacement or repair decision to be decided based on technical diagnosis of the service centre and the decision taken by the Assistance Company.
- 13) In the case of replacement, the ownership of the old device is automatically transferred to the Insurer.

LIABILITY CONDITIONS

1. 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.
2. The Insured person shall keep the original invoice, containing the device's IMEI or Serial Number, to avail the Accidental Damage and Extended Warranty Insurance benefits.
3. In the event of an Accidental Damage or Extended Warranty or Combo Warranty covered under this Insurance Policy, the Insured Person shall:
 - a) Maintain the Insured Device in Good Faith
 - b) Take all reasonable precautions to minimize any loss
 - c) As soon as possible and no later than 5 calendar days contact the Assistance Company to notify the damage.
 - d) The Insured Person has to provide all required information to proceed with any claim.
 - e) 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.
 - f) The Insured Person approves that any user's 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.
 - g) 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. Assistance Company or its representative will not be responsible for any data loss in any circumstance whatsoever.
 - h) The Insured Person accepts that in case of the Insured Good's replacement, the old device will not anymore be his property and will become the property of the Assistance company.
 - i) In case of any complaints regarding the repair, the Insured shall notify the Insurer or the Assistance Company within a maximum of (30) thirty calendar days post-delivery of indemnified insured good.
 - j) In case of any complaints regarding the replacement, the Insured shall notify the Insurer or the Assistance Company at the time of delivery. Post delivery, the Insurer or Assistance Company will only admit repair complaints regarding the functionality of the replaced insured device. The Insured has a maximum of (30) thirty calendar days from the time of delivery to report any functionality complaints.

EXCLUSIONS

General Exclusions

On a general basis for all the guarantees and benefits under the present Terms and conditions, the consequences of the following are excluded from any guaranteed object of this contract:

- a. Losses that occur outside the United Arab Emirates.
- b. When the affected insured good does not match the details stated in the policy.
- c. When the Insured does not send the necessary documentation requested by the Assistance Company within 10 working days needed to manage the claim.
- d. When it is not possible to verify the IMEI number (it was not previously registered).
- e. When the Insured is not up to date with the payment of premiums, where applicable.
- f. Duly excluded are the costs of accessories or of any consumable part related to the operation of the Insured Device (modem, hands-free kit, charger, battery other than that originally supplied by the manufacturer, add-in cards or any accessory that is secondary to the Insured Device). Accessories or any damage to accessories. No accessories will be covered or provided as part of a replacement or repair claim. For avoidance of doubt accessories include, but are not limited to, charges, protective cases, pens used with tablets/laptops/desktops, external hard drives, external keyboards, remote, wall bracket or any other items that may be attached or connect to the Insured Good. For avoidance of doubt, accessories are excluded even if they affect or are required for the functionality of the insured good.
- g. Installation of Insured Good is excluded from the benefits accruing to the Policyholder.
- h. Expenses incurred as a result of permanence clauses in contracts with the operator.
- i. Any cleaning, service, inspection, maintenance, adjustment or repair process not authorized by the Insurance Company.
- j. Any malfunction resulting from incorrect configuration or reconfiguration of the Insured Device, or of an application.
- k. Cosmetic damage: the repair of the Insured Device solely affected by cosmetic damage, which does not prevent the correct operation of the Insured Device.
- l. Acts or acts proven to have been carried out in bad faith, by the Insured or the Insured person or the person for whom he / she must respond, or those derived from the infringement or deliberate breach of the legal regulations.
- m. Any loss caused by Negligence of the Insured or Insured person.
- n. Claims not attributable to a single specific event.
- o. Any fraudulent conduct or misconduct in order to receive benefits from any of the coverages to which this policy entitles.
- p. Armed conflicts (whether or not there is an official declaration of war), tumultuous actions produced by the course of meetings or demonstrations, rebellion, sedition, riot, or terrorism.
- q. Reaction or nuclear radiation or radioactive contamination.
- r. Natural disasters - Pollution, pollution or corrosion, as well as any variation or harmful influence of water, air or soil and, in general, of the environment; this includes, but is not limited to, fire, explosion, flood, lightning and earthquake.
- s. Cost of dismounting for the diagnosis, when the breakdown or accidental damage is not covered under this policy for any reason.
- t. Any loss related to the accessories of the Insured Device.
- u. Normal wear and tear, obsolescence.
- v. Breakdown or damage caused by incorrect storage, poor maintenance, improper installation, unless the authorized service representative confirms the opposite.
- w. Any breakdown or damage covered by the manufacturer's warranty or any other insurance.
- x. Consequential loss of any nature.
- y. Transportation or shipping costs borne by Insured Person and from repair facility designated by Assistance Company.
- z. Any kind of civil liability incurred by the Insured Person.
- aa. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset;
- bb. The cost of repairing, restoring or reconfiguring computer software. For the avoidance of doubt, the Insurer will not be liable to provide, restore, reconfigure any computer software that may have been in the Insured Device prior to any Claim. The software exclusions would be such as, but not limited to, the Operating Software System, Microsoft Office, Anti-Virus software or any other free or paid software, the Insured may have installed on their Insured Device prior to any Claim.
- cc. Where the original serial number is removed, obliterated or altered from Insured Good;
- cd. Caused by viruses, or any kind of software issue understood as software programs installed in the device that render the Insured Device inoperative.

- Insurer: Watania Takaful, located in the United Arab Emirates; the insurance company Issuing the Insurance policy.
- Intentional damage: Means any loss arising out of any direct or deliberate act, or 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.
- Market Value: Means the price at which a particular device can be bought at the time of claim from any retailer or wholesaler or distributor.
- Negligence: Refers to the failure to exercise care to avoid resulting in harm or damage.
- 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/Mobile or the sum declared by Emax, whichever is lower.
 - The date in which the Insured Good is replaced by the Policy.
 - The date in which the Policy is cancelled.

• Premium: The price of the insurance that the Insured person must pay Emax to cover the risks provided in this Policy, the premium invoice will also include commissions, charges and the legally applicable taxes.

• 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 Purchase Price excludes any duty, levy or tax raised by any competent authority in the United Arab Emirates for the purposes of Economic Limit for a Claim.

• 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.

• 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 employees 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.

OBJECT AND SCOPE OF INSURANCE

Accidental Damage

Subject to policy terms and conditions, the Assistance Company will arrange for the repair of the Insured Good through its repair partner network. If it is not possible or non-economic to repair, the Assistance Company will arrange for a replacement of the Insured Good with an identical or similar good. The Insured Person will have the right of having the Insured Person with a refurbished/renewed good when having the option. For avoidance of doubt the similar good can be refurbished, renewed or a like-for-like replacement. For instance, any color can be offered as a replacement under the Insurance Policy. The indemnified good may have minor scratches or Cosmetic Damage that do not affect functionality. In case, the Insured Good is not repairable and a like-for-like similar good is not available, the Assistance Company, at its sole discretion, has the right to issue a voucher from Emax with an amount corresponding to the replacement cost of a like-to-like similar Insured Good.

The policy covers Accidental Damage occurring to the Insured Good as result of the following sudden causes when it limits the functionality of the Insured Device:

- Damages caused by sand.
- Damages caused by the spillage of liquid or accidental fall in liquids.
- Damages caused by dropping or impacts.
- Damages caused by Abrasion.

Extended Warranty

The Insurer will replicate and extend the original manufacturer's warranty by an additional 12 or 24 months. This extension of warranty is limited only to if the Insured Good suffers an electrical malfunction or a mechanical breakdown during the Extended Warranty Cover Period, the Assistance Company will arrange for the repair of the Insured Good through its repair partner network. For avoidance of doubt, it is understood that the original manufacturer's warranty is for 1 year from the purchase date, and the extended warranty will be applied once the first year is finished even if the device holds a longer manufacturer warranty period, the Insurer will cover the second or third year of the device age from the purchase date. Manufacturing warranty to begin on the date of purchase of the covered product as mentioned on the purchase invoice. Extended Warranty will cover only those appliances which are covered under Manufacturer's warranty for a period of at least 12 months. No break in would be allowed between manufacturing warranty and extended warranty period.

Combo Warranty

Subject to the policy terms and conditions, the Assistance Company will arrange for the repair of the Insured Good through its repair partner network. Under the Combo Warranty Policy, the coverage will be for 2 Year Accidental Damage and 1 Year Extended Warranty. The Combo Warranty Policy terms and conditions will follow the individual accidental damage and extended warranty terms, conditions and exclusions. The only difference in the Combo Warranty Policy will be that:

- a. Maximum Number of Repair Claims under Combo Warranty
 - a. Unlimited repair claims for Extended Warranty and for Accidental Damage up to two (2) repair claims. The total aggregate policy liability will be up to the sum insured limit.
- b. For avoidance of doubt, the Insurer's aggregate policy liability for Accidental Damage and/or Extended Warranty will not exceed the sum insured limit.
- b. Maximum Number of Replacement Claims under Combo Warranty
 - a. For Accidental Damage and/or Extended Warranty replacement claims will be limited to one (1) replacement with the total policy liability up to the sum insured limit.
 - b. For avoidance of doubt, if the device is replaced under Accidental Damage cover or Extended Warranty cover, the policy will be terminated upon replacement.
- c. For the avoidance of doubt, the liability of the Insurer would be limited to the sum insured of the device (in any scenario or claims) as well as the limitation on number of claims under the Combo Warranty Policy.

Covered Goods:

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

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

ECONOMIC LIMIT

These covers set out in Object and Scope of Insurance are limited to:

1. Labour cost for the repair or replacement of the faulty or damaged part(s) on the Insured Good depending on the device range.
2. The cost of the part(s) used to replace the faulty or damaged part(s).
3. The cost of replacement of the Insured Good with an identical or similar new device having equivalent characteristics and quality in case of Accidental Damage, when the Insured Good is not repairable, or in case the cost of repairing the Insured Good is higher than its replacement. The Insurer has the right of providing the Insured with a refurbished good when having the option. For avoidance of doubt the similar good can be refurbished, renewed or a like-for-like replacement. For instance, any color can be offered as a replacement under the Insurance Policy. The indemnified good may have minor scratches that do not affect functionality. In case, the Insured Good is not repairable and a like-for-like similar good is not available, the Assistance Company, at its sole discretion, has the right to issue a voucher from Emax with an amount corresponding to the replacement cost of a like-to-like similar Insured Good.
4. Subject to the policy terms, conditions and exclusions, at the time of the claim the total amount of repairs and/or replacement should not exceed the original Purchase Price of the Insured Good or the declared sum insured by Emax, whichever is lower.
5. The total amount payable by the Insurer in the case of replacement of the Insured Good due to Accidental Damage or Combo Warranty will be subject to the following excess amounts:

Excess Amounts for all categories	
Benefit	Excess in AED
Replacement	210
Repair	105

6. In case of Extended Warranty claims, there will be no excess or depreciation payable by the Insured. For the avoidance of doubt, in case of Extended Warranty claims made under the Combo Warranty, the excess will be applicable as per the above table that is there for claims made under Accidental Damage.
7. In case the customer/beneficiary does not pay the excess within 10 working days from notification of collection of indemnified Insured Good, then the policy will be terminated along with its benefits due to non-compliance with policy terms and conditions. The Insured Good will need to be collected from the relevant service center by paying any applicable fees to the relevant service center.

Terms and conditions of the Emax Device Protection Programs (Accidental Damage, Combo Warranty And Extended Warranty)

What are the Emax Device Protection Programs ?

Emax Device Protection Programs (Insurance Policy) are a range of protection plans for electronic Products purchased from Emax. All the Device Protection Programs are powered by Watania Takaful General, a Takaful Company.

The Emax Device Protection Programs include 3 programs:

1. Emax Care (Accidental Damage Protection) - Available for 1 Year, 2 Years and 3 Years
2. Emax Extended Warranty (Extended Warranty Program) - Available for 1 Year and 2 Years
3. Emax Care Plus (Combo Warranty Program) - Available for complete protection for 2 Years

All the device Protection Programs are underwritten by Watania Takaful General, a Takaful Company and is valid only for the claims within the United Arab Emirates.

Claims are managed and fully serviced by EWAD Extended Warranty Management Co LLC, a company assigned by Watania Takaful General for the management of Claim Administration.

What is covered under the Emax Device Protection Programs?

A wide range of products are covered under Emax Device Protection Programs, as Laptops, tablets, Mobile Phones, Desktop Computers, games consoles, digital, video cameras, domestic appliances, and other electronic gadgets.

All products must be owned or purchased by you. These items are covered up to the specified limits based on the plan you have purchased.

This is your Emax Device Protection Programs 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 Protection plan.

For further information of the terms and conditions on all the Emax Device Protection Programs, please read the full details of your policy.

HOW TO CLAIM

1. The Insured Person has 5 working days to report the Accidental Damage, Extended Warranty or Combo Warranty incident by filing the claim information digitally only on <https://claims.emad.me/>

2. The Insured Person is then required to submit all required documents and the Insured Device to the Assistance Company designated service provider within 10 working days from the date of claim notification. The Insured Device will only be collected from the customer's residence and will not be collected from the Retailer. The required documents can be uploaded online on <https://claims.emad.me/>. In case the Insured Person does not fulfil all the documentation requirements for the claim, the notification will be counted as a claim incident and the claim will be closed without service. Any submission or notification of documents by the Insured Person after these 10 working days will need to be a separate incident from the initial notification and submission of claim. The required documents can be uploaded on <https://claims.emad.me/> where the claim form is available.

3. Devices will be replaced/repaired within 15 working days from claim approval. The time period of the service may change as it is subject to availability of stock or spare parts and any delays will not prejudice the Insurer.

4. Requirements to be submitted online and digitally only by the Insured to the Assistance Company to initiate the claim process:

- Claim Form to be filled out and acknowledged 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.
- Copy of the Insured Person's identification document.
- Multiple photographs of the damaged device from various angles capturing the extent of damage to the Insured Device.
- Insured Device – all data should be backed-up by the Insured before submitting the damaged Insured Device. The Assistance Company will not be liable for any data lost. All cloud-based storage services should be removed before submitting the damaged Insured device.

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

In case of complaints:

Contact the Assistance Company through the following email address: claims@emad.me

DEFINITIONS

- **Abrasion:** 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.
- **Accidental Damage:** means accidental physical breakage, destruction or failure of the covered good(s) due to an unforeseen event which causes physical damage to the Insured Good and that prevents it from operating correctly.
- **Age:** References in the Emax Invoice/Insurance Policy to Age will be understood from the period running from the date of purchase of the Insured Good.
- **Assistance Company:** A warranty management company providing the benefits described in the Policy directly or by means of its network, which is a company designated by the Insurer for the management of Claim Administration.
- **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 an indemnity provided for under the terms of the contracted policy.
- **Breakdown:** Any deterioration or destruction of the Insured Device that is the result of some external, accidental, unpredictable cause and prevents the Insured Device from functioning correctly partially or completely. A breakdown event shall not be deemed a Force Majeure event.
- **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.
- **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.
- **Cosmetic Damage:** Means superficial physical harm or blemishes on an object's surface that do not impair its functionality. This can include scratches, dents, scuffs, or other minor surface imperfections that are primarily aesthetic in nature and do not affect the item's performance or usability.
- **Depreciation:** The reduction in value suffered by the Insured Device as a result of use or the simple passage of time.
- **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.
- **Economic Limit:** means the thresholds set forth in the conditions of the Emax Invoice/Insurance Policy, or relevant plan, excluding any VAT, duty, levy or any other tax raised by any competent authority in UAE and which represent the maximum benefits covered under each 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".
- **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 number which permits the unequivocal identification of any mobile device associated with a GSM or UMTS network.
- **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.
- **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 which is the purchase price or sum insured declared by Emax, whichever is lower.
- **Insured Good/Device/Asset:** Mobile phone or electronic Gadget or home appliance or any relevant product from Emax purchased by the Insured Person from Emax for which he avails the Insurance Policy from the Insurer.
- **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.