

# Insurance Smartphone Omnium Light

Information document concerning the insurance product



Ethias SA | rue des Croisiers 24 | 4000 Liège | Belgique [www.ethias.be](http://www.ethias.be) |  
RPM Liège TVA BE 0404.484.654 | Entreprise d'assurances agréée sous le n° 196

**Please note:** this information sheet has been prepared to provide an overview of the main coverages and exclusions. To get a complete picture of all coverages and exclusions, please consult the general terms and conditions.

## Which type of insurance is this?

This is an insurance that can be taken out for damage or theft to your smartphone with a Proximus SIM card connected to a Proximus mobile subscription against monthly payments.

## Which device is insured?

### The User's new mobile telephone (smartphone), which meets the following conditions:

- at the latest thirty (30) days before the conclusion of the Agreement, it must have been purchased in Belgium and be the property of the User;
- at the time of the Claim, it must contain the Proximus SIM card linked to the mobile subscription on which the Smartphone Omnium Light option was activated by the Insured;

### If it does not concern a new mobile phone (smartphone) of the User, but it was purchased in Belgium more than thirty (30) days before the conclusion of the Agreement and it is owned by the User, it must;

- still be covered by the original factory warranty at the time of activation of the Smartphone Omnium Light option;
- at the time of the Claim, it must contain the Proximus SIM card linked to the mobile subscription on which the Smartphone Omnium Light option was activated by the Insured;
- since thirty (30) days prior to the Claim, also at least fifteen (15) days have been used with the mobile subscription for which the Smartphone Omnium Light option has been activated by the Insured. There is a 30-day waiting period with actual use prior to the declaration of the claim, during which the device is not covered.

## Covered claims?

✓ Accidental Glass damage (front, including integrated keys): The glass damage (total or partial damage) which affects the proper functioning of the Insured Device;

## Non-covered claims?

- X it concerns damage of a purely aesthetic nature that does not affect the proper functioning of the Insured device (scratches on the screen, small splinters of the glass display, wear, discolouration, peeling and dents)
- X the Insured Device does not meet the conditions
- X the loss or damage is caused by a deliberate error or intent on the part of the User or any other person who is not a Third Party;
- X the loss or damage is caused by Negligence on the part of the User;

**X** the loss or damage is caused when the Insured Device is entrusted to a repairer not appointed by the Insurance Broker (quote, repair costs, etc.);

### **Insurance cover area?**

The insurance cover is worldwide

### **Deductible?**

Where a Claim is covered, the Insured must pay a deductible dependent on the value of the Insured Device mentioned on the original purchase invoice or receipt, without taking account of price discounts. For example, if the price is between €901 and 1200€ the deductible is €45. For the full table check the general conditions under point 4.3 deductible.

### **Price?**

The price is €5,99/month billed via the Proximus bill

### **Claims procedure?**

The User must report the Insurance Claim to the Insurance Broker within 48 hours after becoming aware of it:

- 24/24 online: <http://www.proximus.be/smartphoneomnium>
- Email: [smartphoneomnium@spb.be](mailto:smartphoneomnium@spb.be)
- By telephone: 0800 90 790 - toll-free number for within Belgium; • International: +32 3 221 51 48;
- By letter: SPB Benelux Ltd. – Proximus Insurance, Roderveldlaan 3, 2600 Berchem

The **acceptance** or **refusal** will be within 24h

### **Repair**

In case of repair the user will have his device within 2 days if the pickup is done before 14h and within 3 days if the pickup is after 14h (\*).

(\*) These terms are valid for damages within Belgium

### **Extra damage**

If more damage is being observed than that which is covered according to the provision, the User will, if desired, receive a quotation from the Insurance Broker for the additional repair / Cost.

(\*) These terms are valid for damages within Belgium

### **Termination of the contract?**

The Insured can terminate the Agreement in writing at any time except during the first six (6) months. The termination enters into effect immediately except for the first 6 (six) months. The letter must be sent to Proximus, other possibilities to terminate the contract are in the shop, via the MyProximus app or via the callcenter.