

## **QUICK HEAL TOTAL SECURITY (GADGET SECURANCE) FOR ANDROID- INSURANCE POLICY/ EXTENDED WARRANTY RELATED TERMS/HANDOUTS**

On purchase of '**QUICK HEAL TOTAL SECURITY (GADGET SECURANCE) FOR ANDROID (WITH 'INSURANCE' OR 'INSURANCE AND EXTENDED WARRANTY')**' (hereinafter referred to as Software) along with the purchase of new mobile handset/device/equipment from certified stores, You would be offered with a value added feature that provides free insurance to the customer's mobile device against theft, burglary, physical and fluid damage and Extended Warranty (*Extended Warranty shall be applicable only If expressly opted for by the End User along with Insurance*). The terms applicable for **Insurance and Extended Warranty** are mentioned in handouts below in *Annexure A* (Handout for terms applicable for insurance) and *Annexure B* (handout for terms applicable to Extended Warranty)-

You must accept the End User License Agreement as well as the Policy terms to use this software product. You can also read the End User License Agreement and policy terms on web link <http://www.quickheal.com/eula>. Opening of the pack or registration of the product would imply acceptance of the End User License Agreement and Policy terms. All Claims under the Policy will be solely decided upon by "New India Assurance Co. Ltd" and its Administrator / facilitator / Coordinator "Universal Insurance Broker Service P. Ltd".

Insurance cover is provided by New India Assurance Co. Ltd. Quick Heal Technologies P. Ltd is the Insured and not the Insurer, and You are the beneficiary of this Policy. Quick Heal Technologies P. Ltd. do not provide any warranty / replacement / reimbursement / maintenance / repairing / servicing and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. Additionally Your claim processing may be subject to exclusions mentioned in the 'Policy', 'Scope of cover' and reasonable steps taken by the user / beneficiary to safeguard the insured equipment.

Quick Heal Technologies P. Ltd. shall not be responsible for and shall not entertain any claim related to insurance. For insurance related claims, please contact Universal Insurance Broker Service P. Ltd. and follow the given claim procedure.

The terms applicable for Insurance as determined by the insurer are mentioned in End User License Agreement. It shall be mandatory for you to provide accurate details in the Registration Form. The information provided in the Registration Form at the time of installation of this Software shall explicitly match with the information submitted in the insurance claim document. Any deviation / misrepresentation in the information provided could lead to a rejection of claim by the insurer, for which Quick Heal Technologies P. Ltd., directors, employees, consultants, agents, distributors, retailers etc. cannot be held liable in any manner whatsoever.

Insurance claim email: [claim.qh@universalinsurance.co.in](mailto:claim.qh@universalinsurance.co.in)

Insurance claim Tel.: 022 - 4910 7910

Insurance claim Website: <http://claim.euniversal.co.in>

**IMPORTANT:**

**INSURANCE IS THE SUBJECT MATTER OF SOLICITATION. PLEASE READ THE POLICY DOCUMENTS AND END USER LICENSE AGREEMENT CAREFULLY BEFORE PURCHASING / USING THIS PRODUCT.**

The Insurance cover is applicable only on the new gadget on which the Software was initially installed. Insurance cover will not be applicable on the device where this product is reactivated. You can use and reactivate this product Software on any supported Android devices but you have to use the same mobile number that you entered or used while registering the product for the first time. However, please ensure that before changing your mobile device you have deactivated and uninstalled the product from your previous mobile.

**ANNEXURE A: HANDOUT FOR THE TERMS APPLICABLE FOR INSURANCE -**

**Section 1 - Definitions**

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

Proposer –Quick Heal Technologies Private Limited certified retailers or partners for the benefit of their end consumer, whereby customer purchase their app or product/services along with purchase of equipment, only through proposed stores.

Insurer: The New India Assurance Company Limited.

Issuing Office: DO no - 111700, 3rd Floor, Asian Building, R. Kamani Road, Ballard Estate, Mumbai – 400001

Insured – Quick Heal Technologies Private Limited for the benefit of the customer i.e. purchaser of the insured equipment

Beneficiary/User: The purchaser, whose name is as shown on the Invoice. However his / her Spouse, Children & Parents can use the equipment. Where the purchaser is a company, beneficiary/user shall mean any representative / employee of the company authorised to use the Equipment.

Insured Equipment: Product as shown on purchase Invoice such as mobile handset, tablet, phablet & laptops

Medium: Proposer certified stores/partners or associate or online and app channel with in India.

Administrator/Facilitator/Coordinator: Universal Insurance Brokers Services Private Limited (UIB) & its ancillary partner's if any

Cover Period: 12 month from date of purchase of insured equipment subject to app or product or services is successfully registered or activated within 15 days from the date of purchase of insured equipment.

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

## **Section 2 – The scope of cover**

Provided beneficiary have purchased equipment from proposer medium, whereby insured have advised to Insurer about the purchase & paid the appropriate premium and issued purchase invoice along with this handout to the purchaser, Insurer in the event of following occurrence to the Insured Equipment will approve for repair or replace equipment with same or similar equipment or at their option, will arrange for payment if the equipment,

- 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.
- Burglary including Theft and Housebreaking
- Stolen from a locked building/room/vehicle.
- Fire, lightening and explosion.
- Act of god perils
- Damage or theft 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 and any loss under mysterious circumstances.
2. Loss resulting from or caused by theft, or attempted theft of insured equipment, left in unattended vehicle or room except car of fully enclosed saloon type or room, having at the time all the doors/windows and other opening securely locked and properly fastened.
3. Loss due to Intentional act or wilful neglect.
4. Loss arising after 12 month from date of purchase.
5. Any loss due to hire or loan of the insured equipment to a third party or if ownership is transferred.

6. Loss arising due to unlawful act including Terrorist activity, War, Nuclear Explosion, Radioactive Contamination, Chemical, Biochemical, Biological, Electromagnetic, Cyber Attack etc.
7. Any loss if the insured equipment is not connected to any cellular network of service provider (only for mobiles).
8. Consequential loss of any kind or description including normal wear & tear, manufacturing defects etc.
9. Loss caused by incorrect storage, poor care and maintenance, careless use, gross negligence, incorrect installation and incorrect set-up.
10. Loss covered by supplier, dealer or factory warranty.
11. Any loss of data or software installed in the equipment.
12. Any loss arising outside the territorial limits of India.
13. Any loss which is cosmetic in nature and does not result in to complete stoppage of/or functioning of equipment.
14. Any loss effecting to SIM card and any ancillary product etc. even if the equipment result into complete stoppage of working.
15. 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.

#### **Section 4 – Compensation**

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.

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).

**If the repair value is more than the compensation payable, beneficiary has to bear the difference between repair value and approved amount.**

**Excess is minimum value, which shall be deducted in each and every claim. Excess is 5% of the claim value, or 300 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:**

<b>Age</b>	<b>Depreciation</b>
<b>Up to 90 days</b>	<b>10% of Sum Insured</b>
<b>91 to 180 days</b>	<b>25% of Sum Insured</b>
<b>more than 180 days</b>	<b>50% of Sum Insured</b>

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 is partial loss.

### **Section 5 – Policy Condition**

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

- Take all reasonable steps to safeguard the insured equipment.
- Insured equipment is purchased and insured product/services & registered/activated within 15 days from the date of purchase
- 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.

### **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 Universal Insurance Brokers (UIB) on 022 – 4910 7910.
- All claim related documents or correspondence need to be submitted to UIB and all such documents or correspondence should reach UIB not later than 15 calendar days from the date and time of the event of loss.

Theft Category –

- The event should be immediately (not later than 48 hours from the date and time of loss) reported to the nearest police authorities and police acknowledgment/receipt to be furnished.
- The event will have to be simultaneously notified to the cellular network service provider not later than 48 hours from the date and time of loss and a written acknowledgment on confirmation of barring of SIM Services from network service provider to be furnished.

Damage Category –

- The event need to be notified to UIB with proximate cause or reason of loss, in turn UIB will guide to take the insured equipment, to nearest authorized service centre & obtain service estimate towards damage.
- Do not get the damaged insured equipment repaired unless intimated over helpline of UIB & 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 Universal Insurance Brokers Services Private Limited by calling on 022 – 4910 7910 or by sending an SMS as “UIBSUPPORT (space) QUICKHEAL (space) <mobile number> (on which customer wish to get reply from UIB) on 56767 e.g. UIBSUPPORT QUICKHEAL 1234567890.

On the basis of call UIB will suggest and guide further course to either obtain pick & drop or cashless or mail in or self-repair or such suitable service at their discretion.

All claim related documents or correspondence need to be submitted to Universal Insurance Brokers Services Pvt. Ltd (UIB) in Duplicate i.e. Original claim document/s with one additional photo copy of all original claim document/s.

Note: Original Documents shall be retained by insurer at the time of claim and shall not be returned to the insured/claimant.

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

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 – 4910 7910 or writing an email at <mailto:quickheal.support@universalinsurance.co.in> or by sending an SMS as “UIBSUPPORT (space) QUICKHEAL (space) <mobile number> (on which customer wish to get reply from UIB) on 56767 e.g. UIBSUPPORT QUICKHEAL 1234567890

Please refer <http://quickheal.euniversal.co.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.

**Insurance is subject matter of solicitation.**

ANNEXURE B : Handout of Terms applicable for Extended Warranty (Where End User expressly opts for Extended Warranty along with insurance):

## Section 1 - Definitions

This document gives information about Insurer, Insured, Beneficiary/User and Insured Equipment etc. & other terms & conditions of extended warranty master policy issued to insured

Proposer –Quick Heal Technologies Private Limited certified retailers or partners for the benefit of their end consumer, whereby customer purchase their app or product/services along with purchase of equipment, only through proposed stores.

Insurer: The New India Assurance Company Limited.

Issuing Office: DO no - 111700, 3rd Floor, Asian Building, R. Kamani Road, Ballard Estate, Mumbai – 400001

Insured – Quick Heal Technologies Private Limited for the benefit of the customer i.e. purchaser of the insured equipment

Beneficiary/User: The purchaser, whose name is as shown on the Invoice. However his / her Spouse, Children & Parents can use the equipment. Where the purchaser is a company, beneficiary/user shall mean any representative / employee of the company authorised to use the Equipment.

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

Medium: Proposer certified stores/partners or associate or online and app channel with in India.

Administrator/Facilitator/Coordinator: Universal Insurance Brokers Services Private Limited (UIB) & its ancillary partner's if any

Cover Period: From the date immediately after completion of 12months from product purchase date, till next 1 year subject to app or product or services is successfully registered or activated within 15 days from the date of purchase of insured equipment.

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

## Section 2 – The scope of cover

Provided insured/beneficiary/user has purchased Insured Equipment along with proposer product or services from the date of purchase of the equipment and the said is mentioned in the invoice issued by Proposer medium to end customer i.e. insured/beneficiary/user and proposer have declared Insured Equipment to insurer and paid appropriate premium. 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, towards

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.

### Section 3 – Exclusions

This Extended Warranty Insurance policy does not cover:

1. If the product does not carry an existing manufacturer's warranty valid in India
2. Any repair cost arising, which is done by unauthorised Service Centre which is proven by the Job Sheet provided by the Authorised Service Centre.
3. Loss caused by incorrect storage, poor care and maintenance, careless use, gross negligence, incorrect installation and incorrect set-up.
4. No liability is accepted towards losses which are covered under the manufacturer's warranty or similar guarantee prior to the inception or effect/start of cover.
5. Loss or damage caused by normal wear and tear or normal deterioration.
6. Any defect that is not initially covered by manufacturer's or supplier's warranty
7. Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
8. Any defect caused as a result of improper usage, negligence, transit/transportation damage and wilful misuse.
9. Loss or damage caused by extraneous perils such as Fire, Explosion, flood, earthquake, accident, sand, water, or other natural calamities, voltage fluctuation, theft, attempted theft, malicious damage, and accidental damage
10. Reception or transmission problems resulting from external causes/perils.
11. Batteries, control knobs, connecting cords, smart cards, light bulbs, attachments, cables, light covers or rain covers and other consumables as applicable.
12. Data/hardware corruption arising due to virus infection.
13. Modification/alteration or any sort made to the circuitry, original design of the product.
14. The Serial Number/Model number of the set has been tampered with or removed.
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. Cosmetic damage including but not limited to damage to paintwork or dents or scratches.



21. Costs due to rust, corrosion or water damage.
22. Unauthorized repairs performed by third parties or previously repaired by a non approved service centre or service agent, excluding incidence such as case changes and the like.
23. Loss or damage to recording media, software or data, software defects or software generated problems including, third party software or the reloading software. Loss of stored data during the process of dismantling for repairs
24. 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.

#### Section 4 – Compensation

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.

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).

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

Age      Depreciation

Up to 2 years    30% of SUMINSURED

The Sum Insured or maximum liability shall be calculated as maximum of 70% of the purchase price.

#### Section 5 – Policy Condition

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

- Take all reasonable steps to safeguard the insured equipment.
- Insured equipment is purchased and insured product/services & registered/activated within 90 days from the date of purchase

- 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.

#### Section 6 – Claim Procedure

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

- The event needs to be notified to UIB/insurer, in turn UIB/insured will arrange to take the insured equipment, to nearest authorized service centre & obtain service estimate towards damage.
- Do not get the damaged insured equipment repaired unless authorized by insurer.
- All claim related documents or correspondence need to be submitted to administrator or facilitator or insurer not later than 30 days or such reasonable time from the date and time of the event.

#### Section 7 – Contact points for Claims

All claim related queries and submission of claim document/s or correspondence should be directed to administrator or facilitator i.e. Universal Insurance Brokers Services Private Limited by calling on 022 – 4910 7910 or by sending an SMS as “UIBSUPPORT (space) QUICKHEAL (space) <mobile number> (on which customer wish to get reply from UIB) on 56767 e.g. UIBSUPPORT QUICKHEAL 1234567890.

On the basis of call UIB will guide or recommend obtaining cashless or mailing in benefit or such suitable mode of service.

All claim related documents or correspondence need to be submitted to Universal Insurance Brokers Services Pvt. Ltd (UIB) in Duplicate i.e. Original claim document/s with one additional photo copy of all original claim document/s.

Note: Original Documents shall be retained by insurer at the time of claim and shall not be returned to the insured/claimant.

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

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 – 4910 7910 or writing an email at <mailto:quickheal.support@universalinsurance.co.in> or by sending an SMS as “UIBSUPPORT

(space) QUICKHEAL (space) <mobile number> (on which customer wish to get reply from UIB) on 56767 e.g. UIBSUPPORT QUICKHEAL 1234567890

Please refer <http://quickheal.euniversal.co.in/> to view or download extended warranty insurance related documents, obtain information regards to policy terms & condition, claim process etc.

This scheme is available at select stores/outlets.

Insurance is subject matter of solicitation.

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