

# Purchase, Refund, Ticket Cancellation and Extended Warranty Protection Insurance

## Insurance Product Information Document

This insurance is provided by Wakam and administered by Jove Technology Ltd issued via the Pockit premium account.

Wakam registered office is at 120-122 rue Réaumur, 75083 Paris (France) and whose VAT number is 59562117085.

Non life insurance company approved by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 402059. FCA Reference number 517214.

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Completed pre-contractual and contractual information about this product is provided in the certificate and policy terms and conditions (e.g. regarding data protection).

### What is this type of Insurance?

This is purchase, refund protection, ticket cancellation and extended warranty insurance. It covers damage or theft (but not loss) of your purchases. It provides a refund of purchases where the retailer won't take an eligible item back. It reimburses the cost of event tickets for unforeseen circumstances. All covers are only valid if not excluded in the policy. It provides an extended warranty period for white and brown goods. All covers are only for purchases made with your Pockit Premium Account Plan.



### What is insured?

This policy pays benefits as below in accordance with the policy wording for items purchased on your card as a result of the following:

#### Purchase Protection

- ✓ Coverage for items valued from £50 to £1,000
- ✓ Up to £1,000 towards repair or replacement if an eligible item purchased on the account is stolen or damaged (but not lost) within 12 months of purchase
- ✓ Max cover is £1,000 in a 12-month period for costs of repair or replacement of an item up to a maximum of the purchase price less 5% depreciation per month following 90 days of purchase
- ✓ Up to a £600 for mobile phones purchased on the account if stolen or damaged accidentally
- ✓ Eligible items purchased worldwide are covered but only if the eligible item meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU
- ✓ We will also pay for the shipping to send the item to us up to a maximum of £50

#### Refund Protection

- ✓ Coverage for items valued from £50 to £1,000
- ✓ Up to £1,000 towards repair or replacement if an eligible item purchased on the account is stolen or damaged (but not lost) within 12 months of purchase
- ✓ Eligible items purchased worldwide are covered but only if the eligible item meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU
- ✓ Maximum cover up to £1,000 for all kind of eligible items including mobile phones

#### Ticket Cancellation

- ✓ Up to £1,500 in a 12-month period insurance period if you are unable to attend an event for one of the following reasons:
  - Death, serious injury of you, your event companion or close relative
  - Required business trip or resit of a scheduled exam
  - If you are called for jury service
  - If your vehicle is damaged within the 4 hours preceding the event and travelling to the event is impossible by other means
  - Unexpected disruption of the public transport network more than 3 hours, which could not have been reasonably known about before the date or time of the booked event
  - Traffic accidents, carrier delay, plane or other common carrier experiences while going to the event



### What is not insured? (Key Exclusions Only)

#### All Coverages:

- ✗ All benefits are dependent on the item or ticket having been purchased by the primary account holder.
- ✗ A £50 excess on each claim

#### Purchase Protection

- ✗ Coverage is limited to within 12 months of purchase
- ✗ For mobile phones only one incident by year insurance period and by phone purchased
- ✗ 5% depreciation per month following 90 days of purchase

#### Refund Protection

- ✗ Coverage is limited to first 90 days from purchase

#### Ticket Cancellation Protection

- ✗ Circumstances not listed in the 'covered circumstances' within the policy wording
- ✗ Tickets that are purchased in your account which are not for personal use
- ✗ Events that occur outside the UK and Europe

#### Extended Warranty

- ✗ Any claim or damage occurring during the original manufacturer's warranty period.
- ✗ Any claim or damage that would not be covered on the original manufacturer's warranty.



### Are there any restrictions on cover?

#### All coverages:

- ! Items/ tickets not purchased by the primary account holder
- ! An excess of £50 applies per person per benefit claim
- ! This insurance policy only applies to losses not covered by other insurance or if a primary insurance policy has been exhausted.

#### Purchase Protection

- ! Normal wear and tear, mobile phones with broken screens that do not affect its functionality
- ! Theft of or damage to items left unattended and /or not reported to police within 48 hours
- ! Theft of or damage to jewellery, precious stones, money, stocks, bonds, securities, digital data to view or download online, motorised vehicles and their parts

#### Refund Protection

- ! There is no coverage for a claim for which the refund decline is the fact that the retailer does not accept the item returns via post

- An adverse weather such as a red weather warning or where the Police service or other Government agency have issued a specific warning not to travel
- Theft of your identity papers or the event tickets
- A Property claim damage on your primary residence, secondary residence, or professional premises due to fire, vandalism, burglary within 48 hours preceding the event

#### Extended Warranty

- ✓ Up to maximum £1,000 equal to the coverage of the original manufacturer's warranty on warranties of up to 12 months
- ✓ Coverage benefits for brown and white goods purchased worldwide are covered but only if the eligible item meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU

- ! Items with a purchase price less than £50
- ! Items that are not in a new and saleable condition, free from all defects and in full working order

#### Ticket Cancellation

- ! Any illness or death caused by or as a result of a pre-existing medical condition
- ! any injury or sickness which did not require treatment by a doctor
- ! intentionally self-inflicted injury, suicide or attempted suicide
- ! Your own decision not to attend the event
- ! Postponement, cancellation, relocation, or abandonment of the event by the performer, artist, promoters, or organisers of the event

#### Extended Warranty

- ! Mechanical failure covered under product recall
- ! Any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage.



## Where am I covered?

- **Purchase Protection:** For purchases made worldwide but only if eligible item meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU
- **Refund Protection:** purchase must be where your account is registered or Europe
- **Ticket cancellation:** events occurring in the country where your account is registered or Europe
- **Extent Warranty Protection:** coverage for eligible items purchased worldwide only if the eligible item meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU



## What are my obligations?

#### During the period of insurance

- You must supply at your own expense any information, evidence and receipts when required by Us
- You must take reasonable care to protect against loss, damage, accident, injury, illness and to protect items
- Events occurring in the country where your account is registered or Europe

#### In event of a claim

- You must notify as soon as possible in the event of a claim
- **Purchase Protection:** You must provide proof of purchase including receipt from retailer. In the event of theft, you must provide the police report for stolen items
- **Refund Protection:** You must send us purchased items in their original packaging upon our request
- **Ticket Cancellation:** You must provide proof of the eligible cancellation reason.
- **Extended Warranty Protection:** You must provide Us billing statement, copy of manufacturer's warranty, photo of the damaged item and repair estimate



## How and when do I pay?

This insurance is provided under a group insurance policy that Pockit holds with Wakam for the benefits of its account members.



## When does the cover start and end?

The cover starts when you subscribe to the Pockit Premium Account. The cover ends when your membership to the Pockit Premium Account ceases.



## How do I cancel the contract?

You may cancel this insurance by cancelling your Pockit Premium account card member conditions. Find out how to cancel your Pockit account card at <https://app.pockit.com/policies/terms>