

Pockit Limited

and

JOVE Technology Limited

Purchase, Refund, Ticket Cancellation
and Extended Warranty Insurance

Terms and Conditions

Effective: 12/02/2024

Important information about Your insurance policy

These Policy Terms and Conditions contain, amongst other things, details of the cover, conditions and exclusions applicable to You, relevant definitions and contact details, and is the basis on which all claims will be assessed under Your policy.

In return of the paid premium from, or on behalf of, the account holder, we will provide the cover detailed in Your Certificate of Cover.

The Certificate of Cover, these Terms and Conditions, any endorsements and the IPID form part of this insurance policy. The Certificate of Cover shows the benefits of the account holder, who is covered under this contract and when and where cover applies.

This policy, all communications before, during and (where applicable) after the Period of Insurance will be in English. In addition, all claim payments by us to You will be made in UK pounds sterling.

This policy is distributed by Pockit Limited. Pockit Limited is a limited liability company incorporated in England and Wales, registered Suite 19, 45 Salisbury Road, Cardiff, Wales, CF24 4AB with Company number 07157877.

This policy is administered by JOVE Technology Limited. JOVE Technology Limited is a limited liability company incorporated in England and Wales, registered at 124 City Road, London EC1V 2NX with Company number 12846957. It is authorised and regulated by the Financial Conduct Authority (FCA) under the number 967652.

This policy is underwritten by Wakam S.A. Wakam S.A. is a French société anonyme (public limited company) with share capital of €4, 658 992 operating through its UK branch whose principal place of business is 18th and 19th Floors, 100 Bishopsgate, London, EC2N 4AG with branch registration number BR023088.

How to contact the administrator

This policy is managed by the Administrator, who will be there to help You throughout the lifetime of this policy, answer any questions You might have about this policy and deal with Your claim.

If You have any specific needs and or if You wish to discuss this policy or make a claim or discuss an ongoing claim please contact the administrator, which You can do in the following ways:

By email customerservice@jove.co

For Claims, Through Jove Portal, login at www.jove.co

by email: claims@jove.co

Definitions

Whenever the following words or phrases are used in these Terms and Conditions, whether in they appear in italics or not, or in upper or lower case, or in bold or not, they will have the meaning as described below:

£

means the United Kingdom pounds sterling.

ACCIDENTAL DAMAGE / ACCIDENT

any sudden, unexpected and non-deliberate damage to the Insured item by an external cause.

ACCOUNT

means the Pockit Premium Plan account with Pockit for the primary card, and excludes any additional accounts and cards issued under the same Pockit Premium Plan.

ACCOUNT HOLDER

means the individual who holds a valid Account.

ADMINISTRATOR

means JOVE Technology Limited.

CERTIFICATE OF COVER

means the document issued to You as an Account Holder and beneficiary of Pockit's Master Policy for Purchase, Refund, Ticket Cancellation and Extended Warranty Insurance.

CLOSE RELATIVE

means any of the following persons: Your husband or wife (or de facto partner with whom You are living permanently at the same address), (step-)children, (step-)parent, (step-)grandparent, (step-)brother, (step-) sister, parent-in-law, son/daughter-in-law, grandchild or fiancé(e).

DOCTOR

means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice other than:

- You; or
- Your Close Relative.

DUE DILIGENCE

means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from Loss, Theft or Accidental Damage/Accident.

ELIGIBLE ITEM

means an item purchased by the Account Holder during the Period of Insurance that meets all of the following criteria:

- Paid in full on the covered account
- Solely for personal use, not used for business purpose
- Brand new, has had no previous owner and was not purchased privately
- Has any required CE safety and environmental certification
- Is not specified in the exclusions

EUROPE

Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark (+Faroe Islands), Estonia, Finland, France, Germany, Greece, Gibraltar, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland, UK (including Isle of Man, Jersey, Guernsey), Vatican City.

EVENT

means all planned occasions which occur at a venue in Europe where Tickets are sold in advance. Events include but are not limited to cultural, sports or leisure Events, a show or an amusement park.

EXTENDED WARRANTY PERIOD

means a period of time equal to the length of the original manufacturer's warranty when the original warranty is no more than twelve months beginning and starting at the end of the original manufacturer's warranty.

HOME

means Your usual place of residence in the United Kingdom.

ILLNESS / SICKNESS

means sudden and unforeseen change in health, sickness or disease contracted as certified by a Doctor.

INSURED PERSON (for the ticket cancellation coverage only)

An insured person means:

- You, or
- event companion, or
- Close Relative, or

- a paid childcare provider, who is required to look after Your children who are legally dependent upon You on the day and at the time of the event

LOSS (only for the Extended Warranty Period coverage)

means a white or brown goods product malfunction which necessitates repair, replacement or reimbursement, as covered by the terms of that product's original warranty, which is valid in the United Kingdom or in the EU when You purchase the product. Loss does not include malfunction or damage caused by any cause not attributable to the manufacturing and design of the product (including but not limited to fire, water, neglect, viruses, improper use, etc.), or failure of the product arising from incorrect or incomplete installation or use not consistent with technical or safety standards currently in force, or failure to comply with product manual instructions.

MASTER POLICYHOLDER

means Pockit Limited.

OUR/US/WE/INSURER

means Wakam S.A.

PERIOD OF INSURANCE

means the dates stated on Your Certificate of Cover as Your "Coverage Period" provided You continue to be an Account Holder.

POLICY

means the insurance cover provided under these policy Terms and Conditions.

POLICYHOLDER

means an Account Holder.

POLICY TERMS AND CONDITIONS

means these Terms and Conditions.

PRE-EXISTING MEDICAL CONDITIONS

means any disease, illness or injury (whether diagnosed or not) existing at on or before the date of booking an Event and for which medical advice or treatment has been sought in the 12 months preceding the date of booking.

PURCHASE PRICE

means the price originally paid for an Eligible Item or Ticket, as recorded in the Account and as shown in a valid purchase invoice, and which includes all applicable taxes and any discount, voucher, balances, etc.

SERIOUS INJURY

Bodily injury that requires treatment by a Doctor sustained in an accident directly and independently of all other causes.

THEFT

means the permanent loss of an Eligible Item after having been stolen by a Third Party.

THIRD PARTY

means any person other than the Policyholder and the Insured Person.

TICKET

means a pre-purchased ticket or equivalent pass (including an e-ticket) guaranteeing entry to an Event with a fixed performance or utilisation date. Tickets for modes of transportation are not covered.

VEHICLE

motorised vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburettors, pipes, hoses, pistons, brakes, tires, or mufflers); motorised devices and their parts used for agriculture, landscaping, demolition or construction.

WHITE AND BROWN GOODS (only for the Extended Warranty Period coverage)

White goods are the following:

- Dishwasher
- Clothes dryer
- Freezer
- Refrigerator
- Cooker (also known as Range, Stove, Oven, Cooking plate or Cooktop)
- Water heater
- Washing machine
- Trash compactor
- Microwave
- Air Conditioner

Brown goods are the following:

- radios
- digital media players
- computers

- game consoles
- DVD players
- stereos
- home entertainment systems

YOU/YOUR/INSURED

means the named account holder of Pockit Premium Plan who is the beneficiary of this insurance policy.

How are You covered?

Limits of indemnity, Eligible Items' value considered, Events covered, period of cover, coverage conditions

	Purchase Protection	Refund protection	Ticket cancellation	Extended warranty
Eligible Items	Items valued from £50 up to £1,000	Items valued from £50 up to a £1,000	Ticket(s) for Event(s) covered up to a maximum £1,000 per eligible ticket.	White and Brown Goods with a previous retailer warranty
Events covered and / or scope of coverage	Theft and Accidental Damage/Accident	A retailer not taking back an unused Eligible Item You purchased on the Account within 90 days of purchase	<p>Ticket cancellation due to</p> <ul style="list-style-type: none"> • medical related • work/study related • transport related • Legal related • Theft related • Disaster related <p>circumstances.</p> <p>Events covered:</p> <ul style="list-style-type: none"> • Concerts • Shows • Festivals • Exhibitions • Sports events • Film screenings <p>Excluded Events:</p> <ul style="list-style-type: none"> • individual activities booked through gift boxes (e.g. cooking classes, scuba diving, skydiving • winter sports 	Labour cost resulting from mechanical breakdown or failure of an insured Eligible Item, where such parts and/or labour cost were specifically covered under the terms of the Original Manufacturer's Warranty and are limited to the repair or replacement cost of the Eligible Item insured.

Limit of coverage	Up to a maximum £ 1,000 per Eligible Item in any 12 (twelve) month period Except for mobile phones, up to a maximum £ 600 sublimit in any one year period	Up to a maximum of £1,000 in any 12 (twelve) month period for all Eligible Items, including mobile phones	Up to a maximum of £1,500 per Eligible Item and n any 12 (twelve) month period	Up to a maximum of £1,000 or Purchase Price, whichever is less, per Eligible Item and up to an overall maximum £1,000 in 12 (twelve) month period
Conditions of coverage	Coverage within the 365 days of purchase with a 5 % depreciation by month after purchase For Mobiles phones: <ul style="list-style-type: none"> • for Theft and Accidental Damage/Accident covered for 365 days • only one incident per year and phone purchased 	Coverage within 90 days of purchase We will pay the shipping costs to send the item to us up to a maximum of £50.	Coverage only for Tickets(s) or Event(s) that occur within the United Kingdom or Europe. Ticket(s) or Event(s) for Personal Use only.	One claim from White or Brown Good for up to 12 months per year during the Period of Insurance
Excess	£50	£50	£50	£50



How to make a claim: claims documentation, conditions and requirements

First, check that You are covered by reading all sections of this insurance policy, especially How are You covered? and Coverage Benefits.

You can claim and get all information on how to make a claim by contacting the Administrator, using the contact details included in How to contact the administrator, at the beginning of these Terms and Conditions.

Please note that:

- The Account Holder must report any claim within 30 days of the incident, or as soon as possible of the incident or event giving rise to the claim.
- For extended warranty protection claims, notice of a claim should be provided within thirty (30) days of the Loss. Failure to provide notice of claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that notice of claim was provided as soon as reasonably possible.
- The Account Holder is the only person allowed to open a claim.
- You must provide all the items, information and documentation in the Claim Documentation: Information and documentation required table below, and anything else reasonably requested, by us or the claim handler, in order to make a claim and substantiate it. These must be provided at Your own expense.
- Copy of the account statement, showing the total charge for the purchase or the ticket event expense, will also need to be submitted as part of Your claim documentation.
- We will only pay amounts if they are not covered by any other insurance. You must inform us of these and assist us in seeking reimbursement where appropriate.

Claim Documentation: Information and documentation required

Purchase Protection	Refund Protection	Ticket cancellation	Extended warranty (for white and brown goods)
<ul style="list-style-type: none"> • Proof that You purchased the Eligible Item on Your Account • Copy of the police report in case of Theft of the Eligible Items • Retailer's receipt of the Eligible Item 	<ul style="list-style-type: none"> • Proof that You purchased the Eligible Item on Your Account • Retailer's receipt of the Eligible Items • Proof and details of the retailer who refused to accept and take back returned Eligible Items • Return of the purchased Eligible Items in original packaging, if required by the Administrator or its appointed claims handler. 	<ul style="list-style-type: none"> • For all circumstances and in all cases and whatever the cause: retailer's receipt and proof that You purchased the Ticket on Your Account • In case of bodily injury or illness: initial medical certificate detailing the date and nature of the accident and illness • In case of death or childbirth: copy of the corresponding certificate • In case of damage to Vehicle, to Your residence or professional premises: copy of the claim declaration made for the damaged property • In case of being summoned as a sitting juror or witness: copy of the summons delivered • In case of unexpected business trip or professional appointment with a supplier or client: copy of the travel itinerary, including dates and reason, from Your employer who ordered 	<ul style="list-style-type: none"> • Repair estimate or bill for the repair of the insured White and Brown Good(s) • Billing statement or itemised receipt showing how much You paid for the purchase of the White and Brown Good(s) • Copy of manufacturer's warranty and extended warranty, and any additional retailer's warranty and /or service contract if applicable and/or if You purchased one or many of them • Photo of damaged White and Brown Good(s)

		<p>the professional trip or the obligation to be at Your workplace</p> <ul style="list-style-type: none">• In case of Theft of identity papers or Theft of the covered Tickets: copy of the police report and the ticket mentioning the names of the attending people to the event• In case of immobilisation of Your Vehicle: copy of the breakdown/towing of Your Vehicle• In case of exam re-sit: proof of the date and time of the exam	
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Coverage Benefits

ELIGIBILITY FOR ALL COVERAGES

To be eligible for coverage, all of the following conditions must be met:

- You must be an Account Holder
- Your Account must be active and valid
- Your purchase must have been paid in accordance with the terms of the Account agreement valid at the time of any incident or event giving rise to a claim;
- You must be a beneficiary of the coverage afforded by this policy continuously (i.e. without interruption) from the time of the Eligible Item's or Ticket's purchase until the claim notification
- The Eligible Item must be purchased online or in-store
- All benefits are dependent on the Eligible Item and or the Ticket being claimed for having been purchased on the Account

Insurance benefits under this policy are secondary. We will only pay amounts under this policy if they are not covered by other insurance. You must inform us of any such insurance and assist any relevant third parties in seeking reimbursement where appropriate.

PURCHASE PROTECTION

Provided that You are eligible for the cover available, purchase protection insurance applies to Eligible Items purchased in full on Your Account.

This benefit only applies to Eligible Items purchased for personal use that are brand new and have had no previous owner and were not purchased privately.

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.

Subject always to the terms set out in the Limits of indemnity, Eligible Items' value considered, Events covered, period of cover, coverage conditions table above, the Insurer:

- shall be liable if an Eligible Item that You buy is stolen or damaged accidentally to the point of being inoperable within 365 days of its purchase (or of delivery if the latter is after the date of purchase), and
- will pay the costs of repair or replacement of an Eligible Item up to a maximum of the Purchase Price less 5% depreciation per month following 90 days of purchase.

In case of a pair or set of Eligible Items the Insurer's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the Eligible Items are unusable individually and cannot be replaced individually.

The most we will pay for any one incident and in any 12-month Period of Insurance is £1,000.

For any mobile phones' devices that are Eligible Items, You are only covered for one incident during a twelve month period beginning on the date of Your previous notification of Your mobile phone claim.

We will also pay up to a maximum of £50 for shipping costs to send the Eligible Item to us.

Purchase protection Exclusions

Coverage doesn't include:

- **The first £50 of any claim.**
- **Any Eligible Item with a Purchase Price less than £50 or more than £1,000.**
- **Jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; Tickets; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; land and buildings; items permanently affixed to a Home, office or Vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.**
- **Loss or damage caused**
 - ✓ **to motorized Vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);**
 - ✓ **motorized devices and their parts used for agriculture, landscaping, demolition or construction;**
 - ✓ **caused by inherent product defects including mechanical failure covered under product recall or additional service contract or extended warranty coverage.**
- **Normal wear and tear, deterioration, atmospheric or weather conditions (including but not limited to flood, hurricane, earthquake), insects, rodents or vermin.**
- **Cosmetic damage or any damage that does not affect the functionality of a device.**
- **Eligible Item depreciation.**
- **Mobile phone's broken screen that does not affect its functionality.**
- **Loss, misplacement, disappearance of the Eligible Item, or Theft of the latest without break-in or assault.**
- **Damage caused intentionally by You.**
- **Loss or damage when You fail to exercise Due Diligence to avoid or diminish loss or damage to covered Eligible Items.**

- **Theft of or damage to Eligible Items where You have failed to take sufficient care of them or have left them unsecured or outside Your reach.**
- **Theft not reported to the police within 48 hours of discovery or as soon as reasonably possible, and without a written police report or record being obtained.**

Purchase Protection Exclusions

Coverage doesn't include:

- **Any fraudulent, dishonest or criminal act committed by You or anyone with whom You are in collusion.**
- **Confiscation or destruction of Eligible Items by any government, customs or public authority.**
- **Costs which are recoverable from any other source.**
- **Theft or damage to: jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; Tickets; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; Vehicles and their parts; land and buildings; items permanently affixed to Home, office or Vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.**
- **Any Eligible Items not paid outright and in full on the account, such as items purchased on payment plans, even if the payment plan is paid on the account.**
- **Refurbished items.**
- **Shipping costs for sending the item to us in excess of £50.**

REFUND PROTECTION

Provided that You are eligible for the cover available, refund protection insurance applies to Eligible Items purchased in full on the Account.

This benefit applies to Eligible Items purchased on the Account for personal use that are brand new, have had no previous owner and were not purchased privately.

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.

Subject always to the terms set out in the Limits of indemnity, Eligible Items' value considered, Events covered, period of cover, coverage conditions table above, the Insurer will pay the Purchase Price of the Eligible Item if a retailer will not take back an unused Eligible Item You purchased on the account within 90 days of purchase.

You will only be paid up to a maximum of £1,000 under this Refund Protection coverage in any 12 (twelve) month period beginning on the anniversary of Your account's effective date.

We will also pay up to a maximum of £50 for shipping costs to send the Eligible Item to us.

Refund protection Exclusions

Coverage doesn't include:

- **The first £50 of any claim.**
- **Any Eligible Item with a Purchase Price less than £50 or more than £1,000.**
- **If the reason for the refund being declined is that the retailer does not accept returns via post.**
- **Eligible Items that are not in a new and saleable condition, free from all defects, and in full working order.**
- **Jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; Tickets; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; Vehicles and their parts; land and buildings; items permanently affixed to Home, office or Vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.**
- **Shipping and handling costs for the purchase or the return of the Eligible Item from/to the retailer.**
- **Shipping costs for sending the Eligible Item to us which exceed £50.**

- **Any loss or damage of an Eligible Item that You buy with Your account and for which the claim is covered on the purchase protection's section of this insurance policy**

TICKET CANCELLATION PROTECTION

Provided that You are eligible for the cover available, ticket cancellation protection insurance applies to Tickets purchased in full on Your Account.

This benefit only applies to Tickets purchased in full on the account for personal use, that have had no previous owner and were not purchased privately.

Only Tickets for Events that occur in the country where Your account is registered or within Europe are covered.

Subject always to the terms set out in the Limits of indemnity, Eligible Items' value considered, Events covered, period of cover, coverage conditions table above, if one of the sudden and unexpected COVERED CIRCUMSTANCES listed below occurs:

- after You purchase Your ticket and Your insurance, and
- before You leave Home and You, or an Insured Person, are unable to travel, then (in case of medical related circumstances explained below:
- We/the insurer will pay up to the lesser of the face value of the ticket or a maximum of £1,500 for any one occurrence in any 12-month period beginning on the anniversary of Your account's effective date.

COVERED CIRCUMSTANCES

- ✓ If You or an Insured Person is unable to attend the event due to an Insured Person's death, Serious Injury, sickness/illness or due to the birth of Your child within 5 days prior to the event.
- ✓ Theft of Your or Insured Person's identity papers if it is needed to be admitted to the event, provided Theft occurs within one week before the event.
- ✓ Theft of the Events Tickets.
- ✓ You experience a property claim damage on Your primary residence, secondary residence, or professional premises due to fire, vandalism, burglary within the 48 hours preceding the event and which requires Your presence and the attendance of the emergency services.
NOTE THAT for burglary, fire or vandalism You will have to supply a police report, with crime reference number, and in the case of fire a confirmation of attendance of the Emergency Services.
- ✓ If You are required by Your employer unexpectedly to travel on a business trip.
- ✓ If You need to re-sit an exam taking place on the date and time of the event and postponement of the exam is not possible
- ✓ If Your Vehicle is damaged within the 4 hours preceding the event and travelling to the event is impossible by other means,

- ✓ If You experience an unexpected disruption of the public transport network which could not have been reasonably known about or foreseen before the date or time of the booked event PROVIDED You supply an official notice from the transport service provider in the event of delay, cancellation, mechanical breakdown or accident in relation to the public transport network; traffic accidents, carrier delay, plane or other common carrier experiences while going to the event. Whatever the disruption is, it needs to be less than 3 hours before the event.
- ✓ If You are unable to attend a booked event due to adverse weather conditions such as a red weather warning or where the Police service or other Government agency have issued a specific warning not to travel PROVIDED You supply a print out or screen grab from the related website/confirmation of Police Warning for weather applications.
- ✓ If You need to attend jury service for which You had not received notice at the time of the booking *provided that* You produce the original dated jury invitation requesting You to be a juror (jury duty, court order or subpoena after having purchased an event ticket).

Ticket Cancellation Exclusions

Coverage doesn't include:

- **Any illness or the death of You, an Insured Person, is caused by or is as a result of a Pre-existing Medical Condition;**
- **Any Injury or Sickness which did not require treatment by a Doctor**
- **Any complications of pregnancy**
- **Intentionally self-inflicted Injury, suicide or attempted suicide.**
- **Psychiatric or mental disorders.**
- **Your injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless prescribed by a registered Doctor**
- **Any claim if You do not attend the booked event other than for a reason included within this Ticket cancellation Protection**
- **Any claims if You can recover any part of the booked event from the service provider or the event organiser which includes any offer like a voucher or a reimbursement.**
- **Any fraudulent, dishonest or criminal act committed by You, or anyone with whom You are in collusion**
- **Postponement, cancellation, relocation or abandonment of the event by the performer, artist, promoters or organizers of the event.**
- **Liquidation or Bankruptcy of the performer, artist, company promoting or organising the event, their agents or any person acting for You.**
- **Loss of the ticket(s).**
- **Loss (as opposed to Theft) of identity papers.**

- **Criminal proceedings against the insured.**
- **Civil or foreign war, riots, popular movements, acts of terrorism or their threat, any effect of a source of radioactivity.**
- **Tickets purchased after a government issues advice that prevents You from attending an event.**
- **Event Tickets You have purchased for business purposes.**
- **Business trips if You are self-employed or employed by a Close Relative.**
- **Any claim arising or caused by industrial action or strike, which was announced or began before You left Home or where You could have reasonably made other travel arrangements.**

EXTENDED WARRANTY PROTECTION

Provided that a White and Brown Good is eligible for the cover available, extended warranty protection insurance applies to White and Brown Goods purchased in full on Your Account, whether for Your use or as a gift, that have had no previous owner and were not purchased privately.

Only White and Brown Goods with an original product warranty of no more than twelve months and that is valid in the UK or in Europe at the time of purchase are covered.

Subject always to the terms set out in the Limits of indemnity, Eligible Items' value considered, Events covered, period of cover, coverage conditions table above, where a Loss has occurred during the Extended Warranty Period:

- We will provide a benefit equal to the coverage of the original manufacturer's warranty, *provided that*:
- We will only pay Your Loss, UP TO the actual amount charged to Your Account (including applicable sales tax) for the repair or replacement or reimbursement for the cost of the insured White and Brown Good(s), BUT not to exceed the lower of its original cost or £1,000, and
- We will decide whether to do one of the following:
 - ✓ have the product repaired
 - ✓ have the product replaced; or
 - ✓ reimburse You up to the amount of the item purchased on Your Account.

Subject to the restrictions and limits above, only valid and reasonable repairs made at a manufacturer's and/or retailer's authorised repair facility are covered.

If You experience more than one Loss in a one year insurance period, We will pay an amount not to exceed £ 1,000 per insured White and Brown good(s) and, in the aggregate, for all Losses per account holder in a one year insurance period.

Therefore, if You incur multiple Losses for the same White and Brown Good(s), the aggregate payments shall not exceed the lower of the original cost of the item or £1,000.

Our benefit payment will be based on the original Purchase Price demonstrated by the invoice, after any product rebates, discounts or money received from price comparison programs that reduced the original cost of the item.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

Under this section Eligible Items (white and brown 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.

Statutory rights and other providers

You have legal (statutory) rights under applicable national laws relating to the sale of consumer products. This Extended Warranty protection does not affect statutory rights You may have, nor those

rights that cannot be excluded or limited by law, nor any rights against the person from whom You purchased the White and Brown Goods (including the right to claim for a refund, repair or replacement if Your White and Brown Goods were not as described, not fit for purpose or not of satisfactory quality when sold to You).

You may assert any rights You have at Your sole discretion.

You should also be aware that extended warranty protection, similar to the one included in this policy, may be available from other providers, and that some household insurance policies may include cover for Your White and Brown Goods

Extended Warranty Exclusions

Coverage doesn't include:

- **mechanical failure covered under product recall;**
- **any fraudulent, dishonest or criminal act committed by You, or anyone with whom You are in collusion;**
- **any claim or damage covered under the purchase or refund protection sections of this insurance policy**
- **any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent that the original manufacturer's warranty covers such damage;**
- **any claim for any item which is not included under the definition of white and brown goods;**
- **any claim occurring during the original manufacturer's warranty and or outside of the Extended Warranty Period. one of a kind items including antiques; healthcare items; rebuilt and refurbished items; closing down sale items; items permanently affixed to Home, office or Vehicles; goods purchased to be sold onwards or used for professional purposes; counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.**
- **losses caused by civil or foreign war, riots, popular movements, acts of terrorism or their threat, any effect of a source of radioactivity.**
- **any claim for which You cannot provide proof of the first (up to) twelve months' original manufacturer's warranty period.**
- **Any claim for any Eligible Item (white or brown goods) for which there is yet a manufacturer's extended warranty from the 13rd month up to the 24th month after the purchase, whether this manufacturer's extended warranty covered or not the claim or damage.**

Extended Warranty Exclusions

Coverage doesn't include

- **normal decrease of Eligible Items' performance as a result of their intended use by insureds.**
- **any loss occurring during this Extended Warranty Period that would not be covered on the original manufacturer's first (up to) 12 months' warranty including but not limited to:**
 - ✓ **periodic check-ups, maintenance and repair or replacement of parts due to normal wear and tear;**
 - ✓ **cosmetic damage, including but not limited to scratches and dents;**
 - ✓ **costs relating to transport, removal or installation of the product;**
 - ✓ **malfunction or damage caused by any cause not attributable to the manufacturing and design of the product (including but not limited to fire, water, neglect, viruses, improper use, etc.);**
 - ✓ **use of the product as part of a business, trade or profession;**
 - ✓ **failure of the product arising from incorrect or incomplete installation or use not consistent with technical or safety standards currently in force, or failure to comply with product manual instructions**
 - ✓ **accessories and consumables (components that are expected to require periodic replacement during the lifetime of a product such as non-rechargeable batteries, print cartridges, styli, bulbs, etc.)**

General Provisions

1. Duration of cover

You are entitled to the insurance benefits under the Policy from the moment the Account is activated, and for as long as the eligibility criteria stated at the beginning of these Policy Terms and Conditions continue to be met or until we withdraw or cancel the insurance benefits by notice to You and or to the Master Policyholder.

2. Transfer

You cannot transfer the insurance cover provided with Your Account to any other person eligible or not for this coverage.

3. Compliance with policy requirements

Where You or any Insured Person do not comply with any obligation to act in a manner specified in this Policy, we reserve the right not to pay a claim.

4. Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Policy. Only the Insurer, the Master Policyholder and You can enforce the terms of this Policy. No other party may benefit from this contract as of right or enforce any term of it. The policy may be varied or cancelled by the insurer and/or the Master Policyholder without the consent of any other party.

5. Your right to cancel

You may cancel this insurance at any time, this is done by cancelling Your Pockit Premium Account. Your insurance will be live as long as Your Pockit Premium Account is active. Please refer to Your Cardmember agreement for more details.

6. Demands and needs

This insurance meets the demands and needs of Cardmembers (You/Policyholder) who require Purchase Protection and Refund Protection, Ticket Cancellation and Extended Warranty Cover alongside their Card account. Pockit has not provided opinions or recommendations on the suitability of the insurance for You.

7. Claims general conditions

- You must take reasonable care to prevent and or minimise Loss, Theft, damage, expense, liability.
- Written notice of any event or proceedings which may give rise to a claim shall be given to the Insurer within 30 (thirty) days of the occurrence or as soon as reasonably practicable.
- All certificates, information, consents and evidence required by the Insurer shall be provided at the expense of the Policyholder or their legal representative.

- A claim form must be completed by the Policyholder and submitted to the Insurer within 30 (thirty) days of such event. This time limit may be extended subject to the prior approval of the Insurer where supporting accounts are not available in time.
- All documents submitted in respect of expenditure incurred must be a scanning document or clear photograph of the originals.
- If fraudulent means or devices are used by the Policyholder and/or anyone acting on his/her behalf, to obtain any benefits or coverage provided under this policy, any and all rights in respect of the concerned Policyholder granted by this Policy shall be forfeited immediately.
- If the benefits or coverage of this Policy are covered in whole or in part by any other insurance and/or national insurance programme and/or any other source, the Policyholder shall only be entitled to claim those costs, which cannot be recovered by the Policyholder from such other sources.
- The Insurer may at any time and at its own expense and without prejudice to this insurance policy, take proceedings in the name of the Policyholder to obtain compensation or secure a payment from any Third Party in respect of any event giving rise to the provision of benefits or coverage under this Policy.

8. Material Disclosure

It is Your responsibility to provide full and accurate information to us throughout the life of the Policy. It is important that You ensure all statements You make over the telephone, on claim forms and other documents are full and accurate. Failing to provide information when requested could affect Your rights under this Policy and may mean that all or part of a claim may not be paid.

9. Changes by Us

This is a contract between Us and the Policyholder. As such, we may change these Terms and Conditions and/or the Certificate of Cover. We will give You 30 days' advance notice of any such changes.

If changes to these Terms and Conditions are necessary for legislative or regulatory reasons which are outside our control, then we may not be able to give You 30 days' notice.

If You object to any changes made or proposed by us You may cancel this insurance.

10. Complaints

Our aim is to provide You with a high-quality service at all times, although we do appreciate that there may be instances where You may feel it is necessary to lodge a complaint.

Please follow the procedure below if You do wish to complain by letter to JOVE Technology Limited. (124 City Road, London EC1V 2NX) or by email complaint@jove.co. If Your complaint relates to the insurer or matters for which the Insurer is responsible, Jove will forward the complaint to the insurer.

You will receive a written confirmation of receipt of Your complaint within 3 (three) working days. You will receive a definitive answer to Your complaint, in writing, within 1 (one) month after receipt of Your complaint.

If the matter has not been resolved to Your satisfaction, or You remain dissatisfied with our response, You can refer Your complaint to the Financial Ombudsman. Please find details of how to make a complaint in the following link:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone : 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

The above complaints handling arrangements are without prejudice to Your right to initiate legal proceedings.

We will record all communications, including phone calls, to improve the quality of the services, for training or fraud detection purposes.

11. Data Protection

In the context of the services and products You are required to communicate Your personal data ("personal data" or "data") to Wakam and Jove (together "we", "us", "our") as joint controllers and Pockit as Jove's data processor.

In processing Your personal data we undertake to comply, and procure that our partners comply, with applicable data protection regulations, in particular with the Data Protection Act 2018, Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), as well as the French Data Protection Law (Loi n°78-17 du 6 janvier 1978 relative à l'informatique, aux fichiers et aux libertés, modifiée) (together the "Data Protection Legislation").

This Privacy Notice is provided to You to help You better understand how we collect, process and protect Your personal data.

About us

The Insurer is a public limited company with a share capital of € 4.658.992 , registered with the Paris Trade and Companies Registry under N° 562 117 085. Its head office is located at 120-122 rue Réaumur, 75002 Paris, France.

Categories of personal data collected

In the course of providing our products and services, we may collect and use personal data about You, such as:

- Information relating to Your identity (last name, first name(s), postal address, telephone number, e-mail address)
- Policyholder information (insurance policy number, bank account number, payment card details, billing, payment history, etc.)
- Customer complaint information (complaint number, date and reason for loss, call history, loss details, policy reference number and supporting documents)
- Information about the insured device (brand, model, serial number, registration number, identification number, date of purchase, etc.)

As part of the processing of these data, we may collect data relating to offences, convictions and security measures at the time of Your subscription to the insurance contract, during the execution of this contract or as part of the dispute management process.

You can choose whether or not to provide us with this data. We may not be able to provide You with specific products or services if You do not provide us with certain data.

Why we process Your personal data

Your personal data is used for the following purposes:

- The management of Your contract and insurance policy, the execution of contract guarantees (including claims management), customer complaint and dispute management, such processing being necessary for the execution of Your contract
- Risk control and monitoring, which enables us to prevent fraudulent activities and ensure the recovery of sums due and is therefore necessary based on our legitimate interests
- The elaboration of statistics and actuarial studies, which enables us to improve the offers and services offered and is therefore necessary based on our legitimate interests
- Preventing insurance fraud and money laundering in order to comply with our legal obligations

Disclosure of Your personal data

Your personal data may be disclosed to the following third parties:

- To our group companies such as our parent company and its affiliated companies
- To our service providers and subcontractors, for the purposes of managing and executing Your contract
- To other insurance companies (intermediaries, reinsurers)
- To public authorities, in order to prevent or detect fraud or any other criminal activity and to meet our legal and regulatory obligations

International transfers of Your personal data

We may transfer Your personal data outside the European Union, particularly to countries that are not considered to provide a sufficient level of protection according to the European Commission. In order to ensure an adequate level of security, such transfers will be governed by the Standard Contractual Clauses established by the European Commission, or by other appropriate safeguards in accordance with Data Protection Legislation.

Personal data retention period

Your personal data will be kept for the time strictly necessary for the provision of the service and the execution of the contract, and in accordance with our data retention policy. Your personal data may also be retained for any additional period required or permitted by applicable legal provisions, including the statute of limitations to which we are subject.

Your rights

In accordance with the Data Protection Legislation, You have the right to access, rectify, delete, limit, oppose, request data portability, not to be subject to an automated individual decision-making (including profiling), as well as the right to give instructions regarding the use of Your personal data posthumously. Please note that the exercise of these rights is however not absolute and is subject to the limitations according to applicable law.

If You consider that the processing of Your personal data constitutes a violation of the Data Protection Legislation, You also have the right to file a complaint with The Information Commissioners Officer, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom.

To obtain a copy of Your personal data held by us, for more information or to exercise Your rights relating to Your personal data, please contact us at the address or email address indicated in the section below.

Contact us

If You have any questions or queries regarding the use of Your personal data, or to exercise Your rights relating to such personal data, please contact our Data Protection Officer at the following address:

Délégué à la Protection des Données, Wakam
120-122 rue Réaumur
75002 Paris, France

Or by email to: dpo@wakam.com

12. Law and Jurisdiction

It is agreed that this insurance policy shall be governed exclusively by the law and practice of England, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in England.