

Terms and Conditions - Gadget Protection Plan

ALL RISKS POLICY [Gadget Protection Plan]

Whereas the Insured by a Proposal and Declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Insurers for the insurance hereinafter contained and has paid the first Premium as consideration for such insurance.

Now this Policy provides that if during the Period of Insurance the gadget [smart mobile phones, Tablets, Laptops, Televisions, camera, consoles or any other electronic devices] shall incur damage due but not limited to: **Screen crack, damage to audio port, power port damage, water damage, and damage to keyboard excluding loss of data**, then the Insurer shall pay or make good to the Insured the amount of such loss, destruction, or damage but not exceeding in respect of any of the several items specified, the Sum Insured set opposite thereto respectively.

TERMS AND CONDITION

All Items covered under the Gadget Protection Plan shall be solely verified and repaired by Supergeek subject the following Terms and Conditions:

1. Duration of Plan: Access to Gadget Protection Plan benefits commences on the original product from Plan purchase date and runs for a period on one year..
2. Transfer of Cover: Should Your Product covered under Gadget Protection Plan be replaced by the manufacturer during the manufacturers' warranty period, please contact Our Customer Service Centre on 0700 CORNERSTONE or customer_service@cornerstone.com.ng and We can transfer the remaining unused cover period to the replacement product.
3. Replacement Benefit: If the repair of the gadget through Supergeek cannot be done, Cornerstone Insurance Plc will cover the cost of replacing it with a new or refurbished product of similar features and functionality, though not necessarily of the same brand, or, it may cover the cost of issuing you a store credit for the current replacement value, not to exceed the original purchase price. The Plan will immediately be deemed fulfilled on the date of the replacement or issuance of a store credit and will not continue nor be applied to any replacement product provided to you or purchased by you with the store credit.

An Excess of 10% of cost of replacement will be applicable to any case of replacement lodged.

4. Cracked Screen Benefits: All cases of cracked screen reported will be treated by Supergeek, however Excess (a percentage of the cost of repair) will apply in the following order;

No of Claims	1st Case	2nd Case	3rd Case	Others
Percentage Excess	0	15%	20%	40%

5. Claims notification: In the event of a claim, it should be notified as soon as possible and within 28 days of becoming aware of the damage or breakdown.
6. Settlement: Where necessary repairs have been carried out or any damaged part replaced, the replaced parts becomes the property of Cornerstone Insurance Plc directly or indirectly via it's approved agents and this Gadget Protection is cancelled.
7. Change in terms of policy: In the event that we need to change the terms of the policy, we will give you 30 days' notice in writing to last known address. This will only be for valid reasons such as to respond proportionately to changes in law, to meet regulatory requirement, industry guidance or codes of practice or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.
8. Cancellation: At their option, Cornerstone and SuperGeek will cancel benefits under the Gadget Protection, on the basis of (a) your fraud or misrepresentation; (b) your commercial or rental use of the product (except where permitted by a commercial Plan); (c) repair of a product not performed by a certified and qualified technician authorized by the manufacturer during the manufacturer's warranty period; or (d) repair of a product not performed by a certified and qualified technician authorized by us after the manufacturer's warranty period.

You may cancel your Plan, for any reason at any time within the first thirty (30) days of purchase and receive a pro-rata refund of the Plan price, less the cost of services received, less administrative charges and benefits paid (if any). To receive your refund, you must deliver the cancellation request along with this document and all original invoices to Cornerstone Insurance Plc. After the first thirty (30) days, no refund will apply.

No Services or Benefits will be received or paid after cancellation or expiry of the Plan

9. Claims Condition: On the happening of any event giving rise or likely to give rise to a claim under this Policy coming to his knowledge the Insured shall: give notice thereof in writing through the following channels : Email gpp@supergeeks.com.ng or claims@cornerstone.com.ng call or Text your details to 08150924335, 08150974335, 08150964335 or SuperGeeks for necessary advice, we will ask Super geek to notify us on all claims immediately.
10. Subrogation Right: The Insured shall at the request and at the expense of the Insurers do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Insurers for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Insurers shall be or would become entitled or subrogated upon their paying for or making good any loss destruction or damage under this Policy whether such acts and

things shall be or become necessary or required before or after indemnification by the Insurers.

11. Contribution: If at the time of the happening of any loss covered by this policy there shall be subsisting any other insurance effected by or on behalf of the insured covering that loss then the company shall not be liable to pay or contribute more than its ratable proportion of any sum or sums payable in respect of such accident loss or damage.
If any such other insurance is expressed to cover any of the Property Insured, but is subject to any provision whereby it is excluded from ranking concurrently with this Policy either in whole or in part or from contributing rateably to the destruction or damage, the liability of the Insurer[s] hereunder shall be limited to such proportion of the destruction or damage as the sum hereby insured bears to the value of the property.
12. Settlement Disputes Condition: If any difference shall arise as to the amount to be paid under this policy (liability otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the company.
13. General Exclusions:
 - Repair costs that have not been approved by Our claims administrator
 - products with removed or altered serial numbers;
 - products used for commercial purposes, used by the general public, used as a lease or rental or used in common areas in multi-family housing, unless noted specifically as a commercial Plan on the original purchase invoice;
 - Damage to Your gadget caused by neglect, abuse, willful act, misuse, theft, sand, corrosion or rust, battery leakage.
 - Any cost that can be or could have been recovered under the manufacturers or suppliers warranty or product recall and any problems, malfunctions, defects, adjustments of any part
 - Loss or damage caused by the failure to follow the manufacturer's recommended cleaning maintenance and other procedures
 - Problems or malfunctions caused by unauthorised modifications, or, failure to follow the manufacturers' installation instructions, operation or maintenance instructions
 - Batteries of any kind, unless fully encapsulated or encased and not accessible by the end user
 - Accessories and any fault arising there from
 - Freight, shipping and delivery costs associated with getting the Product to the designated repair agent here in Nigeria
14. Exclusion Of Fake Gadgets Clause: The policy does not cover Fake Gadgets whose IMEI Number is not registered in Global GSM data base or any other clone devices.