



Smart Phone Protection Policy Handbook

**What you need
to know**

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Introduction

Thank you for choosing the Smart Phone Protection Policy which is specially designed for VIVA customers to provide quality coverage for Your new mobile phone.

You will find in this booklet the wording for Your Mobile Phone insurance policy. It tells You what is covered and what is not, as well as the procedure in case of a claim besides the terms and conditions which apply.

What is Covered

We will cover Your Mobile Phone in the event of:

- Accidental Damage due to Sand damages, water damages, damages caused by humidity, damages caused by dropping or impacts, abrasion, accidental damages due to robbery or burglary
- Theft (in line with the extent of coverage detailed in this document)

This cover applies within the Geographical Area of the Kingdom of Bahrain.
The Mobile Phone is identified by the IMEI number.

The covers set out above are limited to:

1. Labour Cost for the repair or replacement of the faulty or damaged parts on the insured device
2. The cost of the parts used to replace the faulty or damaged parts
3. The replacement of the insured device with an identical or similar new device having equivalent characteristics and quality in case of accidental damage, when the insured device is not repairable, or in case the cost of repairing the device is higher than its replacement
4. Subject to below exclusions, at the time of the claim the total amount of repair and/or replacement should not exceed the original purchase price of the insured device
5. The total amount payable by the insurer in case of repair or replacement of the device will be subject to:
 - a. **In case of repair, the insured will pay the amount as an Excess mentioned in the table attached**
 - b. **In case of replacement of the insured device, the insured will pay the amount of Excess as mentioned in the table attached.**

What is not Covered- Exclusions

This Policy will not cover:

1. - Damage:
 - A. Arising from a manufacturer's defect or recall of the mobile phone or any incident or malfunction covered by the existing warranty, if any.
 - B. Caused by wear, tear, depreciation, gradual deterioration of performance, cleaning, inspection, routine servicing, modification, maintenance, washing, repairing or restoring any mobile phone without approval from AXA, the action of light or atmospheric conditions moth vermin or any other gradually operating cause.
 - C. Which is non-structural, including but not limited to cosmetic damage, scratches, dents and marks, which does not affect the usage, function and performance of the mobile phone.

- D. To software, virus, information, data, files, ring tones, graphics, applications purchased or downloaded, whether arising as a result of a claim by this insurance or otherwise
 - E. Resulting from any cause other than normal use and operation of the product in accordance with the manufacturer's specifications and owner's manual, including but not limited to operator negligence, misuse, abuse, improper electrical/power supply, improper equipment modifications, attachments or installation or assembly, vandalism, animal or insect infestation, battery leakage.
 - F. Due to mysterious or unexplained disappearance where the exact cause of the loss or- damage is not known and identified
 - G. To the mobile phone if dispatched by sea or air under a bill of lading airway bill or similar document
 - H. To a SIM card or accessories of any type including but not limited to replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials
2. Theft of the mobile phone:
- A. From an unattended motor vehicle or where it has been left unattended* in a building or premises, unless following forcible and violent entry to or exit** from the vehicle or premises. If theft from the vehicle then only if it was kept in a concealed glove compartment and not if it was visible for others.
 - B. Where it has been left unattended whether accidentally or deliberately in a public place
 - C. When you did not immediately obtain a police report on the occurrence of the theft incident, identifying the items lost or damaged
- D. When you do not furnish supporting documents and evidence to substantiate the particulars of the incident

* Unattended means when you are not in full view of or in a position to prevent unauthorized interference with the belongings..

** Forcible and violent entry or exit means entry or exit evidenced by visible physical damage to the vehicle / property at the point of entry or exit

- 3. The breaking or burning out of any part of the mobile phone caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, or battery power or any artificially generated electrical current, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.
- 4. Cost to correctly recognize, process and update the software, or any upgrade of the mobile phone over and above the normal operation and performance of the standard model sold by VIVA.
- 5. Reconnection costs or subscription fees of any kind, any calls, texts or data use made from your mobile phone after the time that it was - stolen, to the time that it was reported to and blocked by VIVA - damage due to a wilful act by you or any immediate family.

6. Consequential loss of any type.
7. Liability of whatsoever nature arising from ownership or usage of the mobile phone, including any illness or injury resulting from it.
8. Any loss or damage or destruction caused by, contributed to or arising from terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization or requisition or destruction or damage to property by or under the order of any government or public or legal authority, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties.
9. Any other costs that arise directly or indirectly from the event which led to your claim unless specifically stated in this policy.

Conditions

1. The Cover is limited to two repair claims per Plan period, up to the amount specified in the policy schedule. In the event of any - Total Loss or theft claim, and once the Mobile Phone is replaced, the Policy will be terminated with immediate effect.
2. This insurance only covers Mobile Phone bought from VIVA and using the VIVA SIM Card All Mobile Phones must have been purchased as new from VIVA and must be brand new and in full working order at the Commencement Date of this Policy.
3. You must provide us with any receipts, Proof of Purchase, reports and/or documents our claims team may ask for to support Your claim that are reasonable to request.
4. This is a Non Refundable Policy: We will NOT refund the premium paid if at any point should You wish to cancel the Policy irrespective of the condition of Your Mobile Phone or the situation of Your VIVA contract.
5. The benefits of this Policy cannot be transferred to someone else or to any other Mobile Phone. If the ownership of the Mobile Phone is transferred – the Policy will be terminated automatically with no refund.
6. Apple device replacements will not be conducted unless “Find My iPhone” is disabled on the damaged phone, please ensure you unlock the service or present your iCloud password at the time of your replacement claim.
7. In the case of replacement the old device must be handed over to the service center.

8. In the event the Customer terminates the 12 months or 18 months paid insurance services before the scheduled expiry date stated in the receipt, the respective termination fees, stated below, shall be applied by VIVA. Termination fees are different for Type A & Type B devices as mentioned below, The type of device is clarified in Table 8.1 below and any device not included in Table 8.1 below is considered as Type A.

Type A	Type B
iPhone X	iPhone 8/8+ , 7/7+
Samsung S9/S9+	Huawei Smartphones
Samsung Note 9	2017/2018 Samsung A5, A7, A8, A8+
iPhone XS/XS Max	Samsung S7, S7 edge S8/S8+ Note 8

For Type A Devices 12 months Insurance termination:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
BD 42	BD 38.5	BD 35	BD 31.5	BD 28	BD 24.5	BD 21	BD 17.5	BD 14	BD 10.5	BD 7	BD 3.5

For Type A Devices 18 months Insurance termination:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Month 13	Month 14	Month 15	Month 16	Month 17	Month 18
BD 63	BD 59.5	BD 56	BD 52.5	BD 49	BD 45.5	BD 42	BD 38.5	BD 35	BD 31.5	BD 28	BD 24.5	BD 21	BD 17.5	BD 14	BD 10.5	BD 7	BD 3.5

For Type B Devices 12 months insurance termination

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
BD 30	BD 27.5	BD 25	BD 22.5	BD 20	BD 17.5	BD 15	BD 12.5	BD 10	BD 7.5	BD 5	BD 2.5

For Type B Devices 18 months insurance termination

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Month 13	Month 14	Month 15	Month 16	Month 17	Month 18
BD 45	BD 42.5	BD 40	BD 37.5	BD 35	BD 32.5	BD 30	BD 27.5	BD 25	BD 22.5	BD 20	BD 17.5	BD 15	BD 12.5	BD 10	BD 7.5	BD 5	BD 2.5

Excess Table

Repair/Replacement Fees payable by Insured Customer	Repair Fees (Partial Loss) Within 0 to 12 months from Entry Date	Repair Fees (Partial Loss) Within 13 to 18 months from Entry Date	Replacement (Total loss) Within 0 to 3 months from Entry Date	Replacement (Total loss) Within 4 to 12 months from Entry Date	Replacement (Total loss) Within 13 to 18 months From Entry Date
For Non iPhone	30 BHD	30 BHD	15 BHD	30 BHD	55 BHD
For iPhone	30 BHD	30 BHD	15 BHD	30 BHD	55 BHD

How to notify a claim

At the time of Accidental Damage, You must:

- 1 Visit the repair centre corresponding to the brand of your mobile phone.

For Apple Devices please visit VIVA service centre located at:

VIVA Service Center

Jeera 1 building - Ground Floor

Road 2811

Block 428

Seef District Area

Landline: 17140049

Working Hours: 9:00 - 18:00, Sat – Thur.

For Samsung Devices please visit BINHINDI Service centre located at

BINHINDI Main Service Center

Flat 11, Bldg 435

Road 1805, Block 318

Ground Floor Opposite of Hooraa Police station.

Exhibition Road.

TEL # 17310444

Timing: 09:00am to 5:30pm Sat – Thur

BINHINDI Riffa Service Center

BINHINDI Enaya Facility

Buildings 710, A710, 712, A712

Road 2819, Block 928

Beside Wadi Al Sail police station. (Near BDF Hospital)

West Riffa

Tel # 17410222

Timing: 9:00 am to 5:30 pm. Sat – Thur.

For Huawei Devices Please visit MCC service Center

MCC Tubli Service Center

Building 85A

Avenue 13

Block 711

Tubli

Tel: 17783025 – 17310101

Timing: 9:00AM to 6:00PM Sat- Thu

For any further inquiries please feel free to call VIVA on 124, or call t'azur on 17561661



At the time of a Theft, You must:

- 1 Report the theft of your mobile phone to VIVA within the first 12 hours and instruct them to block the line.
- 2 Report the theft of your mobile phone to the Police within 24 hours of the incident. A police report must be obtained.
- 3 Obtain any other relevant supporting documents, invoices and photographs to substantiate the particulars of the incident and evidence of forcible/violent entry/exit
- 4 Fill in the "Theft claim" form available at VIVA's website www.viva.com.bh/viva-protect or available in t'azur's office.
- 5 Submit all the documents required to t'azur in the below address:

t'azur address:

Jeera 2 (Le President Tower), 10th Floor, Building 2347, Road 2830, Block 428

P. O. Box 31600, Al Seef District, Kingdom of Bahrain

Telephone: 1756 1661

Documents to be presented at the time of submitting a claim:

1. Copy of the Insured Customer identification: CPR, passport.
2. Device serial number (IMEI) in case of mobiles /ESN, or IMEI in case of tablets (if applicable) or IMEI if having telephone function.
3. Copy of the Certificate of Insurance.
4. Claim form to be filled out at the time of submitting the damaged device to the appointed workshop.
5. In case of Robbery.
 - a. Original copy of the complaint filed with the Police.
 - b. Duly completed theft claim form.
 - c. Supporting documents, invoices and photographs as detailed above