

Accidental Screen Damage Cover

The phone you have purchased from **Chung Yuen Electrical Company Limited** ("Retailer") comes with Accidental Screen Damage Cover, which has been purchased for you by Retailer from AIG Insurance Hong Kong Limited ("AIG HK").

Period of Accidental Screen Damage Cover: Your Accidental Screen Damage Cover commences on the date of the purchase of your Product and ends six (6) months from the date of your purchase ("Period of Cover").

Parties to the Accidental Screen Damage Cover: AIG HK is the insurer which covers the cost of repairing or replacing the screen of your Product in the event of Accidental Screen Damage. You are the insured, for these purposes. For any enquiry on the Accidental Screen Damage Cover, please e-mail AIG HK at ew.hk@aig.com. Retailer's only role is to pay the premium to AIG HK for this cover.

- A. In the event the screen of your Product is damaged by Accident (as defined in Section B below) occurring within the Period of Cover, rendering the screen broken or unusable, then you may obtain reimbursement from AIG HK for the cost you have paid for the repair or replacement of the screen, up to an amount of HK\$600. **The repair or replacement must be carried out by the repairer in Hong Kong (for there to be reimbursement hereunder). Further you must take your Product for repair or replacement by the repairer within 14 days of the date of Accident otherwise your claim will not be covered. For further details on the claims process see www.aig.com.hk/CYAD**
- B. To be eligible for a claim, the screen damage must have been caused by an Accident, meaning an unexpected and unintentional external event (e.g. dropping it) that arises from normal daily usage of the Product. Accidental Screen Damage does not include:
- i) normal wear and tear to the Product;
 - ii) damage resulting from fire;
 - iii) theft or misplacement of the Product;
 - iv) damage resulting from reckless, abusive, willful or intentional misconduct associated with handling and use of the Product; or
 - v) any resultant damage to the Product that arises from one or more conditions described in (i) to (iv) above.
- C. This Accidental Screen Damage Cover operates on a reimbursement basis, meaning that you must pay for the repair or replacement first and then you may claim reimbursement from AIG HK up to HK\$600.
- D. Accidental Screen Damage Cover only applies to one event of screen damage.
- E. For the avoidance of doubt, Accidental Screen Damage Cover only covers the repair and replacement costs of the screen. There is no coverage whatsoever for any loss or damage to person or property, direct, consequential or incidental damages arising from the use of or inability to use the Product. Further Accidental Screen Damage Cover does not cover any defects which are subject to a manufacturer's recall or which are covered under a manufacturer's program or reimbursement.
- F. If the screen of your Product is damaged by Accident and other parts of your Product are also damaged by Accident, then you will have to bear the costs of repair or replacement of the non-screen elements which have been so damaged. If, in these circumstances, you do not wish to pay for the repair or replacement of the non-screen elements and this renders it impossible to repair or replace the screen, then there will be no coverage for the screen under this Accidental Screen Damage Cover.
- G. To be able to process your claim, you will have to provide i) a completed claim form, ii) a copy of your Original Receipt/Invoice or a written confirmation of Retailer for the purchase of your Product iii) a copy of the receipt for the cost of your repair or replacement; and iv) a copy of the repairer's service report, to AIG HK within 30 days of having your Product repaired or replaced. You will also have to have a bank account with a Hong Kong authorised bank into which your reimbursement cheque can be deposited. Without these, you will not be able to make a claim. For further details on the claims process, please see here www.aig.com.hk/CYAD
- H. Coverage for Accidental Screen Damage for a product ends either when i) you make a claim from AIG HK for Accidental Screen Damage and your screen is repaired or replaced; or ii) when the Period of Cover expires, whichever happens first.

- I. If you have also purchase a separate Extended Warranty Protection from the Retailer for your Product, and an event of Accidental Screen Damage occurs which is covered under both this Accidental Screen Damage Cover and your Extended Warranty Protection, then you may:
- i) seek reimbursement under both your Extended Warranty Protection and this Accident Screen Damage Cover up to the combined amount of protection provided under both, in which case, following such reimbursement this Accident Screen Damage Cover shall end; or
 - ii) seek reimbursement under only your Extended Warranty Protection, in which case you will leave this Accidental Screen Damage cover intact to cover any further event of Accidental Screen Damage which occurs during the Period of Cover; or
 - iii) seek reimbursement under only this Accidental Screen Damage Cover, in which case, following such reimbursement, this Accidental Screen Damage Cover shall end.
- J. You appreciate that Retailer makes no representations and offers no advice on the suitability of this coverage, nor does it hold itself out in any way to be in a position to provide such advice. Should you have any questions about the terms and conditions herein you should contact AIG HK, the insurer directly (e-mail provided above). This cover is automatically provided to you by AIG HK on your purchase of the Product (together with the transparent screen protector or case, as the case may be).
- K. You hereby acknowledge and agree that the serial number of your Product will be passed to AIG HK solely for the purposes of administering the Accidental Screen Damage Cover. For AIG Insurance Hong Kong Limited's Privacy Policy, please see www.aig.com.hk/privacy-policy.
- L. In the event of any discrepancy between the English and Chinese version of this document, the English version shall prevail.