

Accidental Screen Damage Cover 手機屏幕意外損壞保障之條款及細則

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”).

你從中原電器行有限公司（簡稱“零售商”）購買的手機已附有屏幕意外損壞保障，這保障由零售商從美亞保險香港有限公司（“美亞保險”）為您購買。

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”).

屏幕意外損壞保障期：您的屏幕意外損壞保障始於您購買產品之日起計提供六(6)個月保障，有關適用時期以下簡稱為“保障期”。

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.

屏幕意外損壞保障的締約方：美亞保險為保險公司，提供手機屏幕意外損壞保障，您的手機屏幕在意外損壞的情況下，美亞保險將支付維修或更換手機屏幕之費用。就該等目的，您是受保人。若您對於屏幕意外損壞保障有任何疑問，請電郵至美亞保險：ew.hk@aig.com。中原的唯一角色是為你支付此保障的保費予美亞保險。

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**
如果在保障期內您的手機屏幕是由於發生意外事故（如下文 B 節的定義），使屏幕損壞或無法使用，那麼你可以從美亞保險獲得賠償已支付的維修或更換屏幕的費用，金額最多為港幣\$ 600。您必須於事故發生後的 14 天內帶同您的手機到香港原廠維修商維修或更換屏幕，否則您的索賠不會被受理。有關索賠程序的詳細資料請瀏覽 www.aig.com.hk/zh/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:

要符合申請索賠的資格，屏幕的損壞必須由意外所造成，意指在日常使用手提電話時發生不能預料或非故意的外在事件（例如：手機跌落）。手提電話屏幕意外損壞並不包括：

- i) normal wear and tear to the Product;
產品的正常損耗
- ii) damage resulting from fire;
火災造成的損壞
- iii) theft or misplacement of the Product;
產品遭偷竊或遺失
- iv) damage resulting from reckless, abusive, willful or intentional misconduct associated with handling and use of the Product; or
因魯莽、不正確使用、故意毀壞或不當使用及操作手提電話;或
- v) any resultant damage to the Product that arises from one or more conditions described in (i) to (iv) above.
任何在上述(i)至(iv)的一種或多種情況下產生的手提電話損壞

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.

這螢幕意外損壞保障索償是建基於報銷的基礎上，您必須首先支付維修或更換費用，然後再向美亞保險索償，金額最多為 HK \$600。

- D. Accidental Screen Damage Cover only applies to one event of screen damage.
螢幕意外損壞保障只提供一次性的保障。
- 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.
為免產生疑問，螢幕意外損壞保障範圍只覆蓋螢幕的維修及更換費用。這並不覆蓋任何個人或財產的損失或損壞，或由無法使用手提電話所導致的直接、間接、或附帶損失。此外，螢幕意外損壞保障的範圍亦不包括任何產品缺陷，這將由製造商負責回收或以其它程序解決。
- 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.
如果您的手提電話螢幕及手提電話的其他部件均是由意外導致損毀，您需承擔螢幕以外的其他損壞部件的維修或更換費用。如果您不希望支付該非螢幕部件損壞所衍生的維修或更換費用，而導致螢幕亦不能維修或更換，在這個情況下螢幕將不能受本螢幕意外損壞保障所保障。
- 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
為了能夠處理你的索賠，您必須於維修或更換螢幕後 30 日內向美亞保險提供 i)一份完整的索賠副本 ii) 您購買產品的零售商發票/收據或由零售商發出的書面確認證明您購買的產品 iii) 維修/更換的原廠維修商收據副本及 iv) 維修/更換費報價副本。您還必須有一個在香港獲授權的銀行的銀行帳戶以存入您的索賠支票到該銀行帳戶。如果沒有這些文件及銀行帳戶，你將無法進行索賠。有關索賠過程的詳細訊息，請瀏覽 www.aig.com.hk/zh/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.
當 1) 您已完成一次螢幕意外損壞索賠及您的螢幕已維修或更換; 或 2) 保障期屆滿，您的產品的螢幕意外損壞保障將會完結，以先發生者為準。
- 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:
如果您亦從零售商為您的產品購買了延長保修保障，並且發生意外螢幕損壞事件，該事故受此螢幕損壞保障及延長保修保障覆蓋，您可以：
- 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 根據延長保修保障及此手機螢幕意外損壞保障，根據兩者提供的綜合保障金額要求索償，在這種情況下，在索償後，此螢幕損壞保障將完結; 或
 - 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 僅在您的延長保修保障期內要求索償，在這種情況下，您將保持此螢幕損壞保障完好，仍將繼續保障在保修期內發生的任何意外螢幕損壞; 或
 - iii) seek reimbursement under only this Accidental Screen Damage Cover, in which case, following such reimbursement, this Accidental Screen Damage Cover shall end.
僅以此意外螢幕損壞保險單上申請索償，在這種情況下，在索償後，此意外螢幕損壞保障將會完結。

- 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).
- 你了解中原不會就這個保障作任何有關陳述，並且不會為這個保障的適用性提供建議，也不會以任何方式提供此類建議。如果您對這個保障的條款和細則有任何疑問，你應該直接聯繫美亞保險（電郵至上述電郵地址）。此保障是你購買指定手機時自動由美亞保險提供。
- 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.
您特此確認並同意您的產品編號將被傳遞給美亞保險，產品編號將僅用於處理及管理此屏幕意外損壞保障。有關美亞保險香港有限公司的私隱政策，請參閱 <http://www.aig.com.hk/zh/privacy-policy>。
- L. In the event of any discrepancy between the English and Chinese version of this document, the English version shall prevail.
如本條款的英文版本和中文版本之間存在任何差異，以英文版本為準。