



Virgin Megastore Device Protection Plans

Important Telephone Numbers

Allianz Global Assistance Claims: UAE +971 4 270 8771

What is the Virgin Megastore Device Protection?

Virgin Megastore Device Protection is a range of protection plans for electronics products purchased from Virgin Megastores. Virgin Megastore Device Protection plans is powered by Allianz Global Assistance.

A global leader in assistance services, Allianz Global Assistance is part of the Allianz Group, a global insurer and financial services provider.

Virgin Megastore Device Protection plans are underwritten by Alliance Insurance PSC. Virgin Megastore Device Protection plans are only valid for claims that can be serviced within the United Arab Emirates.

Claims are managed and fully serviced by Arab Gulf Health Services, who are a UAE based subsidiary of Allianz Global Assistance.

What is covered under the Virgin Megastore Device Protection Plans?

A wide range of products are covered under The client protection plans, as Laptops, tablets, mobile phones, desktop computers, games consoles, digital and video cameras.

All products must be owned or purchased by you or a member of your immediate family. These items are covered up to the specified limits based on the plan you have purchased.

Details of the available plans are provided below.

1 Year Virgin Megastore Accident Protection

	Accidental Damage	Theft by forced Entry	Cracked screen	Liquid Damage	Unauthorized Airtime
Mobile Tablet/ Laptop PC's/ Games Console/ MP3 players Digital/ Video cameras	Covered	Covered	Covered	Covered	Covered

	Accidental Damage	Theft by forced Entry	Cracked screen	Liquid Damage	Unauthorized Airtime
Limit	Upto devices current value				AED 1000
Excess (For items over AED 1500)	AED 150				
Excess (For items below AED 1500)	AED 100				
No. of claims	1 claim throughout the policy period				

All benefits under the Virgin Megastore Accident Protection is valid for a maximum period of one year from date of product purchase

2 Year & 3 Year Virgin Megastore Device Protection

The following is only a summary of the 2 Year & 3 Year Virgin Megastore Device Protection plan coverage limits. For further information of the terms and conditions, please read the full details of your policy.

	Electronic Breakdown	Accidental Damage	Theft by forced Entry	Cracked screen	Liquid Damage	Unauthorized Airtime
Mobile Tablet/ Laptop (PC's/ Games Console/ MP3 players) Digital/ Video cameras	Covered	Covered	Covered	Covered	Covered	Covered

	Electronic Breakdown	Accidental Damage	Theft by forced Entry	Cracked screen	Liquid Damage	Unauthorized Airtime
Limit	Upto devices current value					AED 1000
Excess (Items over AED 1500)	1st claim - AED 150 / 2nd Claim – AED 200					
Excess (Items below AED 1500)	1st claim - AED 100 / 2nd Claim – AED 150					
No. of claims	Unlimited	1 claim allowed in 1 calendar year device purchase date 2 claims throughout the policy period				

2 Year Virgin Megastore Device Protection

All benefits under the 2 Year Virgin Megastore Device Protection are valid for a maximum period of two (2) years from date of product purchase except for the Electronic Breakdown Cover (i.e. extended warranty);

Electronic Breakdown Cover (i.e. warranty coverage) begins from the end of the 1st year after the product purchase and expires at the end of the 2nd year after the product purchase.

3 Year Virgin Megastore Device Protection

All benefits under the 3 Year Virgin Megastore Device Protection are valid for a maximum period of three (3) years from date of product purchase except for the Electronic Breakdown Cover (i.e. extended warranty);

Electronic Breakdown Cover (i.e. warranty coverage) begins from the end of the 1st year after the product purchase and expires at the end of the 3rd year after the product purchase.

How do I make a claim?

Get in touch with the client by sending an email to appliance.claims@allianz-assistance.com. We will carry out an initial assessment of your claim. Should we be able to help you out over email, we will do so.

Should your product require repair, reimbursement or additional assistance, You will need to fill out a claim form and allow Allianz Global Assistance to service your claim.

How do I make a complaint?

If you have a complaint about your policy you should write to Virgin Megastore Protection Claims Division Customer Services Manager:

1st floor, Eiffel 2 building, Umm Al Shief, Sheikh Zayed Road.

P.O.Box – 80864, Dubai, United Arab Emirates

Telephone: UAE +971 4 270 8771

Email: Appliance.claims@allianz-assistance.com

Full details of our complaints procedure can be found under the General Conditions section (point 8) of your full policy.

TERMS & CONDITIONS

Welcome to Virgin Megastore Device Protection.

This is your Virgin Megastore Device Protection plan terms and conditions of your Policy with the insurance provider and your agreement with us.

In return for the full payment for your Policy, your electronics will be protected within the term and conditions set out within your chosen Protection Plan. Only items purchased through the Virgin Megastore retail outlets will be covered by your Protection plan.

Definitions

Some of the words in this Policy have specific meanings. These are explained below and have the same meaning wherever they appear in bold throughout this cover.

Arab Gulf Health Services

Eiffel 2 Building 1st Floor, Umm Al Sheif, Sheikh Zayed Road,
P.O. Box 80864, Dubai UAE.

Covered item(s)

An electronic product owned by you or a member of your family and purchased from the client.

Damage

The sudden and unexpected failure of your covered Item caused by accidental damage, liquid damage or malicious damage that prevents your covered item from meeting its designed function.

Desktop Computer

The base unit, monitor, keyboard and mouse used for personal use.

Family

Any member of your immediate family who lives with you at your home.

Fee(s)

The amount payable for the purchase of the Electronics Protection Plan.

Gadget

An electronic device designed by the manufacturer to be portable with its own internal power source which can be used in or away from the home and listed under "insurable items".

Home

The registered address supplied by you as your permanent place of residence.

Incident

An event or a series of events, which result in the loss or theft of, breakdown, airtime abuse or damage to your covered item.

Insurance Provider

Alliance Insurance PSC, P.O.Box – 5501, Dubai, UAE

Loss

The disappearance of your covered item in circumstances that do not involve theft and its whereabouts remain unknown.

Mechanical or Electrical breakdown

The failure of your covered item due to any permanent mechanical or electrical breakdown causing replacement or repair before normal operation can be resumed.

Mobile Phone

A mobile phone purchased or owned by you or a member of your immediate family.

Original Purchase Price

The amount paid for the covered item at the date of purchase excluding any credit charges, delivery charges, interest charges or delivery costs.

Policy

The electronics protection plan terms and conditions.

Policy Period

The period beginning at the Policy start date shown product purchase invoice and based on product selected.

Policy Start Date

The product purchase date as shown on your product purchase invoice.

Service Provider

Allianz Global Assistance

Unauthorized Use

Any usage (i.e. calls, downloads, text messages) of your mobile phone by another person without your permission following the theft or loss of your mobile phone.

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Any usage (i.e. calls, downloads, text messages) of your mobile phone by another person without your permission following the theft or loss of your mobile phone.

We, our, us

Arab Gulf Health Services and Allianz Global Assistance who administer this Virgin Megastore Device Protection Plan on behalf of the Insurance Provider.

You, your

The person named as the product purchaser.

Covered items

All items covered under the Policy must be from the specified categories listed below. Claims for unregistered items will only be accepted if the item is listed below:

- Desktop computer
- Mobile phones
- Photographic Equipment: Camera, camcorder, and portable digital photo frames.
- Hand held Computer Equipment and Laptops: Laptop/tablet PC, (software and loss of data is not covered).

COVERS AND LIMITS

The Policy covers Items owned and used by you and members of your immediate family.

Mechanical or Electrical Breakdown – What is Covered

If a covered item breaks down during the Policy Period, we will reimburse the cost of repairing it. If the covered Item proves impossible or un-economic to repair, we will reimburse the cost of replacing it.

Mechanical or Electrical Breakdown – What is Not Covered

- Mechanical or electrical breakdown covered by manufacturer's recall of the covered Item.
- Existing manufacturer's warranty active on the product. Wear and tear or gradual deterioration of performance.

Damage (Accidental/Liquid/Cracked screen) - What is Covered

If the covered item suffers damage including liquid damage caused by the covered item being in contact with any liquid through spillages, damp conditions, and natural weather conditions and leaking batteries during the Policy Period, we will reimburse the cost of repair. If it is not possible or economic to repair up to the value mentioned within your Policy, we will reimburse the cost of replacing the covered item.

Damage - What is Not Covered

Damage caused by:

- You or a member of your family deliberately damaging or neglecting the Covered Item.
- The covered item being used by someone else other than you or a member of your family;
- Failure to follow the manufacturer's instructions
- Cosmetic damage
- Routine servicing, inspection, maintenance, dismantling or cleaning of the covered item

Theft - What is Covered

If a covered item gets stolen during the Policy Period, we will reimburse the cost of replacing it. Where only a part or parts of the covered item(s) have been stolen, we will only pay for the replacement of that part or parts. If the covered item is a mobile phone, the handset cost will be reimbursed of equivalent specification.

Theft - What is Not Covered?

Theft caused by you or a member of your family:

- Leaving a covered item unattended when it is away from your home
- Not taking appropriate measures to look after or protect the covered item(s)
- Leaving the covered item in a vehicle, building or other premises, unless force resulting in damage has been used to gain entry or exit.
- Theft of any gadget not reported to the police and where you have not obtained a valid police report
- Of any mobile network-enabled device (including mobile phones and tablets) where you have not notified your network provider and blacklisted the handset within 48 hours of discovery of theft.

Unauthorized Airtime Use – What is Covered

If a mobile phone owned and in use by you or a member of your family is stolen and a claim is accepted, we will reimburse the cost of unauthorized use up to a maximum of AED 1000. Cover will only apply to unauthorized usage within 12 hours of discovery of the loss or theft of your mobile phone

Unauthorized Airtime Use – What is Not Covered

- Any claim that is not supported by documentation, which includes an itemized bill showing the unauthorized calls

Policy Limits - Applicable to All Policies

The maximum amount we will reimburse for repair or reimbursement of a covered item is if the cost of repair falls within the range of the purchase price of the product.

In the case of reimbursement of goods, a depreciation scale will be used against the product which is based on when the claim was been reported.

The depreciation scale is as follows:

- 0-12 months – 0% (100% of product value is payable)
- 12 months and 1 day - 24 months – 30% (70% of product value is payable)
- 24 months and 1 day - 36 months – 50% (50% of product value is payable)

EXCLUSIONS – APPLICABLE TO ALL PLANS

We will not pay for:

- Any incident occurring outside the Policy Period;
- Any incident resulting in a claim totaling AED100 or less;
- Any covered item that was not in full working order when you purchased the Policy;
- Theft or damage as a result of a covered item being used by someone else other than you or a member of your family;
- Theft of a mobile phone if a SIM card registered to you or a member of your family was not in the mobile phone at the time of the incident;
- Any claim where you are unable to provide proof of purchase of a covered item.

- Any claim where the serial number for a covered item or the IMEI number for a Mobile Phone has been removed or tampered with in any way;
- Any incident involving theft or damage that results in a claim for the covered item which is not reported to the Police and to us within 48 hours of discovery;
- Any incident involving damage, mechanical or electrical breakdown that results in a claim for the covered item and which is not reported to us within 48 hours of discovery;
- Damage caused by any form of portable external storage media including but not limited to memory cards, USB memory sticks or other digital recording equipment;
- Wear and tear, rusting or other deterioration due to normal use or exposure, or where there has been a failure to follow the manufacturer's instructions for the covered item;
- Any software or data installed on the covered item, such as telephone numbers, ringtones, music, pictures, applications or videos, damage caused as a result of a virus damage caused by the installation of software or applications or any costs incurred during reinstallation;
- Any costs suffered by you or a member of your family as a result of not being able to use an covered item or any costs other than the repair or replacement cost of a covered item.
- Any claim arising from the confiscation, requisition or destruction of a covered item by any government, public or legal authority;
- Any labor or other charges incurred where a fault cannot be found with a covered item;
- Any costs or damage caused to a covered item by war, terrorism, invasion, revolution or any similar event; and
- Theft or damage to any accessories or other devices which are not defined as an electronics product.
- Software malfunctions or other issues related to or caused due unauthorized software enhancements is not covered
- Damage caused due to rooting, jailbreaking or installing Custom ROMs or other software that may affect a device's hardware
- Any accessories that may be included or bundled with the product. These include but are not limited to batteries, headphones, chargers, charger cables, cases, covers and any other accessories
- Unauthorized repair or modification undertaken by any third party service provider

MAKING A CLAIM

- Report any incident likely to give rise to a claim to Allianz Global Assistance's (service partner for The client) claims department within 48 hours of discovery on telephone number +971 4 270 8771;
- Report the theft or loss of the covered mobile phone to the airtime provider within 48 hours of discovery;
- Report the theft or loss of the covered item to the Police within 48 hours of discovery and obtain a Police report in support of a theft and a lost property number in support of a loss claim.
- We may ask you to complete a claim form and return it together with the proof of purchase and any other documents required to support your claim. This may include details of the make, model and serial number (IMEI number for a mobile phone) of any covered item;
- If you are reimbursed for the replacement of the covered item, the damaged or lost covered item will belong to Insurance Provider (Insurance Provider). If the covered item is then returned to you or if it is found, you must contact us immediately and if we ask, you must send it to us.
- If a covered mobile phone is lost, stolen or damaged whilst you or a member of your family are outside the United Arab Emirates, the reimbursement voucher will only be sent through The client.

GENERAL CONDITIONS – APPLYING TO ALL SECTIONS

1. Fees

You will be charged the fee shown unless the Policy is cancelled by you or by us. If you fail to pay a fee when due we may terminate your Policy.

2. Reasonable Precautions

Covered items must be kept in a good state of repair and all reasonable steps taken to prevent loss, theft or damage.

3. Other insurance policies

If at the time of a claim you have other insurance policies covering the covered item, we will only pay our share of the claim.

4. Changes We Can Make To The Policy

- We can review and change the fee or change the terms and conditions of the Policy. The changes may increase or reduce the fee and may improve or reduce the cover provided by the Policy, including the Policy limits.
- You will be given at least 30 days' notice in writing of any change which will be sent to your home address.
- The circumstances that may give rise to a change in fee or to the terms and conditions of the Policy include (but are not restricted to): significant adverse claims experience, significant increase in Insurance Provider's operating costs, inflation, economic and environmental factors, and changes in legislation, or taxation.
- You have the right to refuse any such changes and cancel the Policy in accordance with general condition 5 - "Cancelling the Policy".

5. Cancelling the Policy: You can cancel the Policy at any time during its tenure. However, all policies are non-refundable once issued.

6. What to do if You need to make a complaint

- If you have cause for dissatisfaction and wish to complain please contact on 04-270 8771 or write to: Virgin Megastore Device Protection Claims Division, The Customer Services Manager, Arab Gulf Health Services, P.O. box – 80864 ,Dubai , UAE
- We will aim to promptly solve customers' complaints at the initial point of contact. Our Assistance Department staff is fully trained to deal with your complaint quickly and efficiently. However should you inform us that you are dissatisfied with the response you have received.
- Your complaint will be responded to by the Customer Relations Team who will aim to resolve your complaint, within two working days of receiving your complaint, where possible. If the Assistance Department cannot resolve your complaint within this time, they will write to you within five working days and endeavor to resolve the problem within 4 weeks.

7. Fraud

- If you or a family member or anyone acting on behalf of you/them makes a false or fraudulent claim or supports a claim with any false or fraudulent document or statement including inflating or exaggerating a claim, you will lose all benefits and fees you have paid for the Policy.
- We may also recover any sums we have already paid under the Policy.
- If you or a family member provides us with false information, statements or documents, we will record this on anti-fraud databases and may also notify other organizations.

8. Law applying to the Policy (Unless agreed otherwise)

9. The language of the Policy and all communications relating to it will be English. UAE law will apply to this agreement.