Device insurance leaflet

Valid for Inbank Rent UAB from 26.08.2024

Please note, that this document is only a translation of an official version provided in Lithuanian. Thus, in the event of any conflict in interpretation between this English version and the official version in the Lithuanian language, the version in the Lithuanian language shall prevail.

Device Protection Program by Inbank Rent UAB

Inbank Rent UAB, registration code 306736745, address: Konstitucijos pr. 18B, Vilnius LT-09308 (hereinafter referred to as – **Inbank Rent**) has insured the device pursuant to the present Device Protection Terms and the device belonging to Inbank Rent is insured for the account of Inbank Rent.

What is and isn't covered by insurance?

- **Covered:** rented mobile phones, laptops, tablets and watches (hereinafter referred to as the **Devices**) specified as the main device in the rental agreement.
- **Not covered:** the accessories, wires, cables, chargers, spare batteries, cases, covers, screen protectors, bags, etc., software, apps, files, photos, contacts and other data on the device.

When is insurance valid?

- Every device has its insurance period, which corresponds to the rental period of the device.
- The insurance is valid during the rental period of the device.

Where is insurance valid?

- The insurance is valid worldwide, except in Russia, Belarus and Ukraine.

Which events are insured?

Sudden and unexpected damage

- Theft, robbery or sudden and unexpected loss of or damage to the device is covered but not covered when the device was lost or left behind.
  - For example: an unexpected event occurs if you drop your mobile phone or a child knocks it off the table, a dog chewed it, etc. Leaving your mobile phone in the rain during a downpour is not an unexpected event.
  - For example: It's considered a robbery when your phone is taken from you through violence or threatening to use violence. It's not considered a robbery if the phone is voluntarily given to another person to use but he or she does not return it.
  - For example: It's theft when someone steals the device from your handbag while you're on a bus. It's not theft when, for example, you leave your tablet on the beach, go for a swim, and it's gone by the time you get back.

Malfunction protection

- Malfunction insurance will become valid when the warranty of the device expires and remain valid until the end of the rental period.
- The insurance covers the unexpected malfunctioning of a device due to an internal fault, such as:
  - fault of the motherboard or related components;
  - fault of the touchpad or keyboard, except for the wear of the cover on the keyboard keys;
  - fault of the screen or hinge mechanism;
  - damage caused as a result of a knock or fall;
  - internal damage to the device caused by contact with liquid.
- The following are not malfunction insurance events:
  - the gradual reduction in the device's battery capacity;
  - screen pixel dimming or going out;
  - paint damage to the device, such as paint peeling;
  - malfunction due to blockage of the device's openings, dirt or foreign matter (e.g. blockage of the earpiece / loudspeaker, microphone or charging ports).

Insurance does not cover damage that:

- occurred when the device was left behind or lost;

For example: damage will not be indemnified for if you left your phone in a taxi, on the roof of your car, a park bench or you don't know where you lost the phone.

- occurred when the device was lost;
- is subject to indemnification on the basis of the warranty, will be or has been indemnified under another insurance contract;
- occurred when the user was intoxicated or the intoxication of the user contributed to the occurrence of the damage;
- occurred in an event that took place before the rental period of the device;
- occurred from the use of the device of the SIM card, also from the assumption of obligations with the device or the SIM card, also if the device and/or the SIM card was used unlawfully without your consent;

For example: a stolen phone is used to call premium-rate numbers or pay for services such as parking. These costs are not covered by insurance.

- occurred from the use of the insured object under water if the insured object is not waterproof;
- occurred as a result of normal wear or scratches if the scratches do not prevent the use of the device;
- occurred as a result of terrorism or war;
- occurred as a result of high water and flooding.

Safety requirements

- The device may not be left unattended, unless it is located in a locked vehicle in a place where it is not visible, in a locked building or in a locked storage space.

For example: the device is left unattended when it is left on the table in a cafe.

- The device must be used for its intended purpose and according to the manufacturer's instructions.

For example: Damage caused by the use of accessories not authorised by the manufacturer is not covered.

- When the device is in your possession and you use it, you must act in a prudent manner and exercise reasonable care to avoid the occurrence of damage.
- In the case of damage to the device, measures must be taken to limit further damage.

For example: If the device has been damaged by water, it must be switched off immediately and further use must be avoided.

Who should you contact if damage occurs?

- If the device malfunctions, is damaged or destroyed, you should contact our the repair partner as soon as possible. Our repair partner will assess the extent of the damage and calculate the cost of repair. After receiving the calculations you should turn to Inbank Rent and forward the cost estimate together with reasoning about what, when, where and how happened. Inbank Rent will then file an insurance claim on behalf of you and upon the decision, will notify you as well as Service Center whether the repair cost will be covered by the insurance company. See the Rental device repair instructions for more information.
- In the event of theft or robbery of the device, you must immediately report the theft or robbery to the police and submit a loss report to

Inbank Rent with a confirmation from the police of the country where the loss event occurred that the theft or robbery was reported.

What will be indemnified by insurance?

- The insured device belongs to and the insurance indemnity will be paid directly to Inbank Rent.
- In case of unexpected damage or malfunction the device you must pay a deductible of 149 EUR to Inbank Rent for each insured event.
- In case of theft and robbery of the device you must pay the deductible of 149 EUR.

- If the insured object has been destroyed or damaged as a result of several insured events, the deductible will be applied to each insured event separately.

For example: A waterproof mobile phone has been dropped and is therefore no longer waterproof. The mobile phone then fell in water and suffered water damage. These are two different insured events and a double deductible is applied.