



Policy Wording

360 Shield-Cover All Risk (Plan 1)

Covering :- All Risk Associated with Protected Device

Cover All Accidental Damages : Accidental damage refers to unintentional harm to gadgets caused by unforeseen incidents, such as spills, drops, breaks, or any unexpected accidents.

Cover All Liquid Damages: Unintentional harm to gadgets caused by unforeseen incidents, such as spills, drops in pool.

Cover All Kind of Theft & Stolen Cases: Provides coverage in case of theft and stolen of gadgets.

Power Surges from Lightning: Coverage for damages caused by power surges can be crucial for electronic devices.

Malfunctions from Accidental Drops: Accidental drops can cause malfunctions such as screen damage, unresponsive touchscreens, or even complete failure.

- ✓ **Unlimited Coverages :-** There shall be no limit on the number of claims in policy.
- ✓ **Doorstep Pickup & Drop :-** Provides free doorstep pickup and delivery of repaired devices pan India.
- ✓ **Pre-Approved Claims :-** Ensures body without specifying the cause/incidence.
- ✓ **Replacement Warranty :-** Provides 1-year free warranty of parts replacement.
- ✓ **New & Used Gadgets :-** Lifetime cover all new and old devices.
- ✓ **Worldwide Cover :-** Travel all over the world without fear. Your gadget protection is valid everywhere.
- ✓ **No Claim Bonus :-** No claim bonus is applicable in case of no claim lodged during the tenure of policy
 - ❖ 1st Year :- 5% Discount
 - ❖ 2nd Year :- 10% Discount
 - ❖ 3rd Year :- 15% Discount
 - ❖ 4th Year :- 20% Discount
 - ❖ 5th Year :- 22% Discount



Optional Add-Ons:-Manufacturing Defects

Exclusions

- Most policies exclude damage due to normal wear and tears or neglect.
- Accidental coverage typically does not extend to intentional acts.
- Any claim where the **IMEI number cannot be determined**.
- Any claim arising from **abuse, misuse or neglect** by you.
- Gadgets which have been **confiscated, reclaimed or otherwise taken back** by a valid authority or body.
- Any cost of reinstating **downloads, ring tones, graphics, pictures, apps, music** or any other content. It is highly recommended that you back up your gadget regularly to minimize any loss of information.
- Any claim for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any **system, software program malicious code, virus** or process or any other electronic system.

Specific Theft and Accidental Loss Exclusions - Protection Plan Does Not Cover

- Any claim involving **theft** or **accidental loss** unless reported to the appropriate police authorities within 24 hours and **Dell Secure Private Limited**.
- **Theft** of the **gadget** from an unattended vehicle.
- **Theft** of the **gadget** is left unattended in a public place or a place to which the public has regular access. (Negligence)
- **Theft** or **accidental loss** of any additional equipment or accessories for your **gadget**.
- **Theft** or **accidental loss** of a SIM card other than in respect of a valid **theft** claim where your SIM card was **stolen** or **lost** with the **gadget**.



Tenure of Protection Plan

The coverage option of 1 year to 5 years is available which commences on the date of payment made.

Renewals

Cover all risk (Plan 1) coverage upto 2 years from 3rd renewal onwards. Renewal can be provided with a exclusion of theft and total damage.

In case of bundle plan of 3-5 years of 360 Shield Cover All Risk (Plan 1), it covers till the expiry of the policy.

Deductibles and Limits

10% - 20% of loss amount depending upon the nature of the claim