



## **Extended warranty**

Full policy and terms and conditions



## **Extended Warranty Full policy (including Terms & Conditions)**

### **PART I. Definitions**

“**Covered Purchase**” means an item with a price in excess of USD 100 purchased by an Eligible Person and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account.

“**Eligible Account**” means all Visa CEMEA Visa Platinum or Visa Infinite credit or debit card accounts held by an Eligible Person.

“**Eligible Person**” means certain Visa CEMEA Member Bank customers over the age of 18 and issued with Visa CEMEA Visa Platinum or Visa Infinite credit or debit cards.

“**Guarantor**” means White Horse Insurance Ireland Ltd

“**Issuing Member**” means any Visa CEMEA Member bank

“**Master Policyholder**” means Visa CEMEA

### **PART II. Individual Termination**

An Eligible Person's coverage shall terminate on the earliest of  
1) the date the Eligible Person is no longer eligible to participate; or, 2) the date the Eligible Account is defined as ineligible by the Issuing Member; due to closure or the account being out of order, or, 3) the date this Policy is terminated due to the expiry or termination of the Master Policy between the Guarantor and Master Policyholder.

### **PART III. Description of Coverage**

Coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding twenty-four (24) months from the date the Covered Purchase was bought as indicated in the applicable Policy Summary. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. If a warranty is purchased with the product, in addition to the manufacturer's original warranty or store warranty, coverage hereon is applicable only after all other warranties expire but only within twenty four (24) months from the date the Covered Purchase was bought. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered. If a Covered Purchase ceases to operate satisfactorily and requires repair during the period covered by this Policy, benefits will be paid to cover the cost of the repair. The item may be replaced, instead, at the Guarantor's option. In no event will this Policy pay more than the actual purchase amount charged to the Eligible Account for the item covered by the warranty.

### **PART IV. Exclusions**

#### **Covered Purchases do not include:**

- boats;
- motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- land or buildings (including but not limited to homes and dwellings);
- consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

Any additional exclusions are indicated in the Policy Summary.

### **PART V. Terms and Conditions**

The coverage provided by this Policy is subject to the following terms and conditions:

#### **A. Notification of Claims**

If any covered loss occurs, notice must be provided to the Guarantor within 45 days of the date that the incident occurred. Failure to give notice within 45 days from the date of the incident will result in a

denial of the claim. The Eligible Person shall take all reasonable measures to protect, save and/or recover the property.

#### **Limits**

COVER PLATINUM/INFINITE

Any one item USD 1,500

Any one occurrence USD 3,000 (each and every card)

In the aggregate USD 20,000

subject always to a maximum liability of USD 1,000,000 for all claims by Eligible Persons under both Extended Warranty and Purchase Protection in any one guarantee year of this Policy.

#### **B. Claims Forms**

The Guarantor or its authorised agent, upon receipt of a notice of claim, will furnish to the Eligible Person the necessary forms for filing proof of loss.

#### **C. Proof of Loss**

Written proof of loss including any required information necessary to support a claim must be furnished to the Guarantor or its authorised agent at its said location within ninety (90) days after the date of the incident. The Policy will only pay claims that are completely substantiated in the manner requested within twelve (12) months after the incident date.

#### **D. Time of Payment of Claims**

Benefits payable under this Policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. The Guarantor may in any claim for damage recoverable here under, require the Eligible Person to send the damaged item to an address designated by the Guarantor at the Eligible Person's expense.

#### **E. Payment of Claims**

All Benefits payable will be paid to the Eligible Person or, in the case of death, to the Eligible Person's estate.

#### **F. Misrepresentation and Fraud**

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this guarantee or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

#### **G. The Guarantor's Right to Recover From Others**

If the Guarantor makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Guarantor makes payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

#### **H. Legal Actions**

No Action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy.

#### **I. Conformity with State Statutes**

Any provision of this Policy which, on its effective date, is in conflict with the statutes of the state in which this Policy was delivered or issue for delivery is hereby amended to conform to the minimum requirements of such statutes.