

FAQ for mobile phone and tablet insurance from AXA Winterthur and Swisscom (Switzerland AG) – (5th version – 07.2014)

Purchase of insurance		
1	When can the insurance be purchased?	<ul style="list-style-type: none"> Insurance can be taken out when a new mobile phone, smartphone or a tablet is purchased. Insurance can also be taken out at the following branch offices: <ul style="list-style-type: none"> ➤ After the purchase of a mobile phone, smartphone or a tablet. ➤ After the repair of a damaged device <p>Important:</p> <ul style="list-style-type: none"> It is not possible to take out insurance retroactively.
2	For what kinds of mobile devices can this insurance be purchased?	<p>Insurance can be purchased for:</p> <ul style="list-style-type: none"> Mobile phones and smartphones Tablets
3	Where can the insurance be purchased?	<p>Insurance can be purchased at the following locations:</p> <ul style="list-style-type: none"> Swisscom shops Swisscom online shop <p>Important:</p> <ul style="list-style-type: none"> Taking out insurance at a later time (after the purchase or repair of the device) is possible only from a shop of Swisscom (Switzerland) AG as shown on the Shop Locator and only if the device was purchased from a Swisscom shop (excluding the online shop and hotline).
4	Which person can contract such an insurance?	<ul style="list-style-type: none"> Persons who are civil-law residents of Switzerland or the Principality of Liechtenstein can take out insurance when they buy a mobile phone. In accordance with Swisscom's guidelines on post-paid new enrollments, clients with residence abroad can take out insurance when opting for mobile phone service from Swisscom. <p>Note:</p> <ul style="list-style-type: none"> The owner can be another person; however, this must person must then be registered, incl. phone number. E.g.: <ul style="list-style-type: none"> A). Sam Sample gets a mobile phone plus contract for his daughter. Contract is in the daughter's name ➔ Registration is in the daughter's name B). Sam Sample gets a mobile phone plus contract for his daughter. Contract is in Sam Sample's name ➔ Registration is in Sam Sample's name
5	Where can I find details on the insurance?	<ul style="list-style-type: none"> At www.axa.ch/mobile under "The key points at a glance". At www.swisscom.ch under Mobile ➔ Additional services ➔ Mobile and tablet insurance. In the product prospectus under: <ul style="list-style-type: none"> ➤ The key points at a glance ➤ Your insurance at a glance ➤ General Insurance Provisions (GIP)
6	Does insurance have to be purchased separately	<ul style="list-style-type: none"> Yes, insurance must be purchased separately for

	for each mobile device?	each device.
7	Who can I contact for insurance questions?	<ul style="list-style-type: none"> You can send your questions in writing to www.axa.ch/mobile (email to mobilephone.axabox@axa.ch or submit them via "Questions about insurance").

Insurance coverage		
8	Which risks are insured?	<ul style="list-style-type: none"> • Damage (sudden, unforeseen, external) • Misuse after theft, up to CHF 1,500 • The General Insurance Provisions (GIP) are definitive (Article A2, GIP) <p><u>Important:</u></p> <ul style="list-style-type: none"> • Theft (including loss) is not insured. • The risk of theft is generally covered by household contents insurance. In this case, please contact your household contents insurer.
9	What if some functions no longer work? Do these count as insured events? Examples: <ul style="list-style-type: none"> – On/off button no longer works – Camera stops working – etc. 	<ul style="list-style-type: none"> • Swisscom checks if the malfunction is still covered under the warranty. • If this is not the case, insurance coverage applies in so far as the functions no longer work because of sudden and unforeseen damage from an external force. • If the above-mentioned circumstances do not apply, the events in question count as uninsured events and are not covered by AXA.
10	What benefits are insured?	<ul style="list-style-type: none"> • The mobile phone or tablet is insured on a new-for-old basis, up to a maximum of the Swisscom list price of CHF 1,500. • Misuse after theft is insured up to a maximum of CHF 1,500.
11	What is the deductible?	<ul style="list-style-type: none"> • Damage: CHF 50 per claim • Misuse: CHF 0
12	Where is the insurance valid?	<ul style="list-style-type: none"> • Worldwide
13	From when to when is the insurance valid?	<p>Beginning – taking out insurance when purchasing a mobile device:</p> <ul style="list-style-type: none"> • The date on which the device was purchased applies. <p>End – taking out insurance when purchasing a mobile device:</p> <ul style="list-style-type: none"> • Coverage ends automatically 24 months after the purchase date and cannot be extended. <p>Beginning – taking out insurance after a mobile device has been purchased:</p> <ul style="list-style-type: none"> • The date on which insurance was taken out applies. <p>End – taking out insurance after a mobile device has been purchased:</p> <ul style="list-style-type: none"> • Coverage ends automatically when the guarantee from Swisscom ends (24 months after the purchase date of the device) and cannot be extended.
14	In which cases does the insurance end before the term expires?	<p>The insurance ends:</p> <ul style="list-style-type: none"> • In the event of a total loss. • If the total claim amount for several instances of damage exceeds the list price of the device. • If the mobile device is lost or stolen.
15	What happens in case of an uninsured event?	<ul style="list-style-type: none"> • The insurance does not cover the damage. • The insurance ends before the term expires if the device is lost or stolen.

Registration		
16	How can I find the registration page?	<ul style="list-style-type: none"> Enter the following address in your internet browser: www.axa.ch/mobile or <ul style="list-style-type: none"> Search for www.axa.ch/mobile in Google and → click on the link.
17	Where can I find help with registration?	<ul style="list-style-type: none"> You can download the guideline from www.axa.ch/mobile "Help on registration". You can also report registration problems by using a form from the "Help" link on www.axa.ch/mobile
18	Questions about registration	<p>You can submit questions about registration to www.axa.ch/mobile under "Technical queries".</p> <p><i>For example, if registration didn't work.</i></p>
19	How does registration work?	<p>Registration process:</p> <ol style="list-style-type: none"> Enter the following URL in your internet browser (e.g. Explorer, Firefox, Google Chrome): www.axa.ch/mobile Enter your email address and click on "Send". Enter your personal details and click on "Register": <ul style="list-style-type: none"> Title Last name, first name Language Country Mobile phone no. (please note the correct format) Enter the activation code from the customer card (on the prospectus) and click on "Check code". Enter the mobile phone, tablet and address details and click on "Send": <ul style="list-style-type: none"> Mobile phone or tablet brand (select) Model IMEI no. Purchase date Street address Postcode, town/city
20	What if I have problems with the activation code?	<ul style="list-style-type: none"> Report the problem under "Help". The help staff will look into it and contact you.
21	Where do I find the IMEI no.?	<ul style="list-style-type: none"> Enter the code *#06# in the mobile or tablet, and the IMEI no. will be displayed. or <ul style="list-style-type: none"> You can find the IMEI no. on the Swisscom receipt.
22	What if I don't have an email address?	<ul style="list-style-type: none"> You can create an email account. or <ul style="list-style-type: none"> You can choose not to register. Swisscom will send the relevant data to AXA. If the device is damaged before the data has been sent, AXA will wait for the data to arrive and/or the customer can submit the Swisscom receipt as proof of purchase.
23	Why do I get a password request after I entered the email address?	<p>This means that the customer's email address is already registered with AXA and that an account already exists for this address. It is not possible to define a new password; the old one has to be used. If you can't remember your password, you can get it from "Forgot password?".</p> <p>What should I do if I've forgotten my password?</p> <ul style="list-style-type: none"> Reset the current password via "Request password". You will then receive an email with a link to request a

		<p>new one.</p> <ul style="list-style-type: none"> Click on the link and define a new password. Return to www.axa.ch/mobile and complete the registration.
24	How can several mobile devices be registered?	<p>If you have bought several mobile devices (phones and tablets) including insurance, they can all be registered under the same account.</p> <ol style="list-style-type: none"> 1. Register the first mobile device 2. To register another mobile device, click on "Register mobile phone" and enter the activation code and information of the additional mobile device. <p>Note:</p> <ul style="list-style-type: none"> All mobile devices must be registered, even if they have the same activation code (provided insurance has been purchased for them).
25	What if I don't get a confirmation email or SMS?	<ul style="list-style-type: none"> For the confirmation SMS, the mobile number on the registration page must be entered in the international format as in the example: +41791234567 If the service for the email or SMS didn't work, confirmation of registration can be requested by email via "Technical queries".
26	Does insurance coverage apply even if the registration is not completed?	<ul style="list-style-type: none"> The mobile phone or tablet for which insurance has been purchased is insured even if the registration is incomplete. Registration does, however, enable rapid and straightforward claims processing.
27	What if I don't want to receive AXA News?	<p>After registering on www.axa.ch/mobile, the newsletter can be unsubscribed under "My settings".</p>

	Claims	
28	What steps apply in the event of a claim?	<ol style="list-style-type: none"> 1. Take the damaged mobile device to a Swisscom Shop. 2. The Swisscom Shop arranges for the repair or replacement. 3. Pay the costs at Swisscom. 4. Once the device has been repaired, complete the claim form at www.axa.ch/mobile, attach the invoice/receipt from Swisscom and send them directly to AXA . <p><u>or</u></p> <p>Print out the claim form and send it along with the invoice/receipt by post to AXA.</p> <p>Note:</p> <ul style="list-style-type: none"> • The address for the claim form and invoice/receipt is: AXA Winterthur Service Center P.O. Box 357 8401 Winterthur • AXA won't reimburse the cost if the repair is carried out by someone other than Swisscom. Damaged devices must always be repaired by Swisscom.
29	How many claims can I file?	<ul style="list-style-type: none"> • It is possible to file several claims during a maximum period of 24 months of coverage. • The insured mobile phone or tablet is covered up to its replacement value, at most the Swisscom list price, which may not exceed CHF 1,500. Once this amount is reached, insurance coverage ends automatically. • The insurance also ends in the event of a total loss.
30	Who do I contact if the repair or repair decision is unsatisfactory?	<ul style="list-style-type: none"> • Customers who are unhappy with the repair or repair decision can contact Swisscom (Switzerland) AG. • AXA is not in a position to override Swisscom's repair or repair decision. • Once a claim has been reported, AXA reviews the insurance coverage and reimburses the cost of the repair to the customer (less the deductible). <p>Example:</p> <ul style="list-style-type: none"> • The mobile phone has been dropped and the display is damaged. • Swisscom decision: Damage to display = Result of the event Scratches on the cover = Wear and tear, not a result of the event → Repair = The display is replaced • AXA reimbursement: Repair (replacement of display) = Damage that is covered Wear and tear = Damage that is not covered

Replacement device		
31	How can the device data and IMEI no. be updated on a registration that's already been completed (e.g. if the mobile device is exchanged or returned)?	<ul style="list-style-type: none"> The customer can report a change of IMEI number in his account at www.axa.ch/mobile (after he has registered and logged in again) in the blue help box via "Report change of IMEI no.". AXA will verify the update and carry it out on the customer's behalf. <p>Steps:</p> <ul style="list-style-type: none"> Log in to account (www.axa.ch/mobile) In the blue help box (below the mobile device details) go to "Report change of IMEI no." Enter the old and new IMEI numbers and give the reason for the change. The change is reported and verified. AXA will change the IMEI no.
32	What happens to the insurance if the mobile device is returned within 14 days without purchase of a new one?	<ul style="list-style-type: none"> Swisscom cancels the insurance and refunds the insurance premium to the customer. Swisscom informs AXA that the mobile device is no longer in use. AXA deletes the data associated with the returned/canceled mobile device.
33	What happens to the insurance if the mobile device is returned as defective and exchanged for a new one of the same kind?	<p>Option 1:</p> <ul style="list-style-type: none"> Swisscom exchanges the mobile device and registers the change of IMEI number internally. Swisscom informs AXA of the new IMEI number. However, the customer could also notify the new IMEI no. via his profile at www.axa.ch/mobile (by clicking on the "Change IMEI no." button). AXA changes the IMEI no. of the current mobile device. <p>Option 2:</p> <ul style="list-style-type: none"> Swisscom cancels the insurance and refunds the insurance premium for the returned mobile device to the customer. A new policy is purchased for the new mobile device and the customer pays the insurance premium for the new mobile device to Swisscom. The customer registers the new mobile device (as an additional device) under his profile at www.axa.ch/mobile Swisscom informs AXA that the initial mobile device was defective and is no longer in use. AXA deletes the data associated with the defective/canceled mobile device.
34	What happens to the insurance if the mobile device is returned and exchanged for a different one?	<p>The insurance is not transferred to the new mobile device.</p> <ul style="list-style-type: none"> Swisscom cancels the insurance and refunds the insurance premium for the returned mobile device to the customer. A new policy is purchased for the new mobile device and the customer pays the insurance premium for the new mobile device to Swisscom. The customer registers the new mobile device (as an additional device) under his profile at www.axa.ch/mobile Swisscom informs AXA that the previous mobile device is no longer in use. AXA deletes the data associated with the previous mobile device.

35	<p>If the mobile device is sold, will the insurance be transferred?</p>	<p>The insurance can be transferred to the new owner if:</p> <ul style="list-style-type: none"> • The new owner is resident in Switzerland. • The new owner has a Swiss mobile phone number. <p>Also important:</p> <ul style="list-style-type: none"> • The previous owner must provide the new owner with the prospectus, incl. the customer card. • The current owner must instruct the new owner to contact Swisscom in the event of a claim → AXA covers the costs only if Swisscom was instructed with the repair. • The new owner should register on www.axa.ch/mobile • The previous customer should report the sale of the mobile phone or tablet in his account under www.axa.ch/mobile (after he has registered and logged in again) in the blue help box via "Report change of IMEI no." and enter the new owner's details (first and last name, date of purchase/sale). AXA will verify the update and delete the previous owner's account.
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