

General information about the content of your Happy CARE Product Insurance

Having satisfied customers is the most important thing for us, and we achieve this through efficient and flexible processing and by offering good coverage without any unpleasant surprises such as age deductions or high deductibles when an accident occurs.

The following outlines the insurance provided:

HAPPY CARE PRODUCT INSURANCE COVERS

- Accidents, damage when dropped, water damage and lightning strikes.
- Malfunctions which are not covered by a warranty or consumer protection.
- Theft through a burglary at your home, office or holiday home.

If there is a specific coverage that is particularly important to you, please contact us to find out whether it is included in the insurance.

HAPPY CARE PRODUCT INSURANCE

- The insurance is tied to the product and consequently belongs to the owner of the product. The original owner must notify the insurance company when the product has been sold or transferred and to whom.
- The insurance covers your product worldwide.
- The insurance period runs from the subscription date and ends when the selected insurance period expires.
- There is no deductible when the product is repaired and only a small deductible when the product is replaced with a new product or a gift card.

Note: For mobile phones the deductible is always 49 € regardless of whether the product is repaired or replaced.

The deductible is based on the price of the product or product group, as follows:

Product price or group	Deductible
0 - 99 €	0 €
100 - 299 €	19 €
300 - 799 €	29 €
>800 €	49 €
Mobile phones, all prices	49 €

- If your accident or theft is coverable, the insurance will first compensate by repairing your product. In cases where your product cannot be repaired, it needs to be replaced, you will get a replacement product or a gift card.
- You always have the right of cancellation within the first 30 days from when you bought your insurance.

Privacy Policy: www.happycare.fi/GDPR/english/

EXEPTIONS TO THE INSURANCE

- Damage that comprises or is a consequence of wear and tear, use, abnormal use or cosmetic damage that does not affect the function of the product.
- Consumables such as, for instance, batteries, bulbs, films, print heads, ink cartridges.
- Damage caused by the insured product (consequence loss).
- Damage to software or games, or also damage caused by computer viruses, software faults or failure of proper operation as a consequence of such defect.
- Loss of product caused by something other than theft through a burglary at your home, office or holiday home.

COVERS A LOT BUT NOT EVERYTHING

We do not want to decline or reduce your right to compensation. Therefore, please remember that you have a duty to follow certain security and safety rules and to take reasonable precautions. You should ensure that you follow the manufacturer's instructions in respect of installation, use, care and maintenance in order to prevent damage as much as possible. To receive full compensation in the case of burglary, doors must be locked and windows (less than four metres above ground level) must be locked. Key must never be left in the lock. Your compensation may be reduced if reasonable precautions and safety and security instructions have not been adhered to. Compensation may not be paid at all (reduced by 100%) in the event of a serious oversight.

THE MOST COMMON REASONS FOR REDUCING COMPENSATION

The following table provides an overview of the benefits of your insurance. There are of course some differences between various home insurance policies.

Scenario	Happy CARE Product Insurance	Consumer Sales Act	Household Insurance	
Misfortune*	V	X	o	Full compensation V
Burglary**	o	X	o	
Lightning strike/over-voltage	V	X	V	Some compensation o
Liquid damage***	V	X	o	
Fire	V	X	V	No compensation X
Manufacturing fault****	o	V	X	

*The insurance covers damage due to misfortune owing to a sudden and unforeseen internal breakdown or arising due to a sudden and unforeseen external occurrence.

**The insurance covers theft through a burglary at your home, holiday home or office.

***The insurance covers sudden and unforeseen external water damage. Standard home insurance policies only cover damage arising in conjunction with water damage at your home; it does not provide cover if you spill liquid on the product.

**** The Insurance provides cover for manufacturing faults that are not covered by warranties or the vendor's consumer liability for defects. Products from Gigantti usually have a one-year warranty from the manufacturer. The statutory consumer right to complain applies for at least two years from the date of purchase. However, after the first six months you must be able to prove that the product already had the defect on the date of purchase.

ABOUT THE INSURANCE PROVIDER

Moderna Försäkringar is a market leader within product insurance. Long and extensive insurance experience combined with a nationwide network of carefully selected service partners guarantees you the best possible help and service.



The Insurance Provider is Moderna Försäkringar, corp. ID no. 516403-8662. Branch of Tryg Forsikring A/S, Erhvervsstyrelsen, CVR-No. 24260 666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

Contact our Claims Centre if you suffer an accident or a loss.

Telephone: +358 (0)20 500 6500

Opening hours: Weekdays 10.00-20.00 – Saturdays 11.00-16.00

Email: info@happycare.fi

www.happycare.fi