

# USG INSURANCE AGENCY APS & INGRAM MICRO A/S

Document with information about the insurance product

**Product: All-Risk Product insurance for businesses. Terms 9511002.**

In accordance with the Insurance Act, we must hereby draw attention to the most important matters regarding coverage and exceptions. We would like to point out that the following is an extract of the complete insurance terms and conditions, which are provided upon subscription and on request.

## What type of insurance is it?

The All-Risk insurance is a specific product insurance that covers the product(s) (IT equipment and mobile phones) that the company buys, leases or rents for its own use and/or is provided for the use of the company's employees.



### What is covered?

- ✓ Errors and damages resulting from a sudden external event for up to 48 months from the product's purchase date.
- ✓ Faults and damage resulting from liquid or moisture suddenly and unexpectedly entering the product.
- ✓ Technical faults (functional faults) when the manufacturer's warranty has expired. At the earliest 12 months after the product's purchase date.

The selected coverage and coverage period appear in the purchase agreement, invoice or leasing agreement for the product.



### Are there any limitations/restrictions?

- ! The insurance cannot be taken out for private individuals and does not cover pupils at schools, children in institutions or the like.
- ! The insurance covers a maximum of costs corresponding to the object's original purchase price/value cf. the policy.
- ! The policyholder must use the repairer/supplier appointed by the claims adjuster for repair and/or redelivery of the damaged product.
- ! Late notification may result in the loss of compensation.

### What obligations do I have?

- ! Read the insurance conditions and save the insurance certificate and/or the invoice relating to the product for possible future use in case of damage.
- ! Any damage must be reported online as soon as possible and within the insurance period.
- ! You are obliged to obtain and provide the information necessary for us to determine the damage and to what extent the damage is covered.
- ! The product must not be exposed to obvious risk of damage.
- ! You must follow the instructions for correct use of the secured equipment.



### What is not covered?

- ✗ Damages caused intentionally (intentionally) or through gross negligence.
- ✗ Indirect damages or financial consequential damages.
- ✗ Cosmetic damage such as scratches, scuffs, dents and soiling.
- ✗ Damage due to fire, loss and simple theft.
- ✗ Loss of software or data or damage due to viruses.
- ✗ Damage to be covered by others. For example manufacturer's warranty or the sales law's right of complaint.



### Where am I covered?

The insurance covers in the Nordics for stationary equipment and worldwide for portable equipment, although not in countries subject to economic sanctions.



### When and how do I pay?

The insurance is paid in connection with the purchase or leasing/rental of the insured product(s) and for the entire insurance period.



### When the coverage starts and ends?

The insurance applies from the purchase, rental or leasing date or from the documented delivery date for the product(s) and until the end of the selected/purchased insurance period. The coverage period can be up to 60 months (24 or 36 months All-Risk insurance + 24 months right of complaint) from the purchase, rental or leasing date or from the documented delivery date. After this, the insurance ends automatically and cannot be renewed.



### How do I cancel the agreement?

From the date of purchase of the insurance, there is a 14-day right of cancellation. After this, the insurance is irrevocable.

### Insurer / company:

Companion Insurance Company DAC  
Registration no. IRL 669 679, Custom House Plaza, Harbourmaster Place, IFSC, Dublin 1, D01V9V4 Ireland.

### Insurance intermediary / administrator:

USG Insurance Agency ApS, Stamholmen 175, 2650 Hvidovre, CVR-no. DK 45538540. USG is an agent for the insurer in the Nordics.

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*All-risk & Warranty insurance since 1995.*