

General information about the content of your "Happy CARE" Product Insurance

Having satisfied customers is of the utmost importance to us. We achieve this by having efficient and flexible processes and offering good coverage without unpleasant surprises such as age deductions or high deductibles when an accident occurs.

The following points outline the provided insurance:

HAPPY CARE PRODUCT INSURANCE COVERS

- Accidents, damage due to being dropped, water damage and lightning strikes.
- Malfunctions not covered by a warranty or consumer protection.
- Theft through burglary at your home, office or vacation property.

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 if/when the product has been sold or transferred, and to whom it has been sold or transferred
- The insurance covers your product in the whole world.
- The insurance is valid from the date of purchase 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.

* Exception: For mobile phones the deductible applies regardless of whether the product is repaired or replaced.

The deductible is based on the product's purchase price or product group, as follows:

Mobile phones	1. claim	2. and following claims
Price <200 €	0 €	0 €
Price 200 € and above	49 €	99 €

Other products*	Repair	Replacement
0 - 99 €	0 €	0 €
100 - 299 €	0 €	19 €
300 - 799 €	0 €	29 €
>800 €	0 €	49 €

• If your accident or theft is coverable, the insurance will first compensate by repairing your product up to the original purchase price. In cases where your product will not be repaired, you will get a replacement product with equivalent technical specifications or a gift card corresponding to original purchase price. A replacement products price will at most correspond to the original product's purchase price, as shown on the receipt.

• You always have the right of cancellation within the first 50 days from the date of purchasing your insurance.

EXCEPTIONS TO THE INSURANCE

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

COVERS A LOT, BUT NOT EVERYTHING

We do not want to decline or reduce your right to compensation. 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 regard to installation, use, care and maintenance 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. Keys must never be left in the key slot. 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

- Damage because of gross negligence.
- Damage because of a breach of the security or safety instructions; it is your responsibility to use the product in accordance with its user guidelines, as specified in the manual.

THE HAPPY CARE PRODUCT INSURANCE COMPARED WITH OTHER PROTECTION

The following table provides an overview of the benefits of your insurance. Naturally, there are some differences between different home insurance policies.

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

If you want to read more about how Moderna Försäkringar handles your personal data go to www.happycare.fi/GDPR.



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

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