

EXTENDED WARRANTY TERMS & CONDITIONS FOR CARDHOLDERS

TABLE OF BENEFITS

Card Type	Per Occurrence Limit	Annual Aggregate Limit
Visa Platinum	USD 2,500	USD 20,000
Visa Signature	USD 3,500	USD 20,000
Visa Infinite	USD 5,000	USD 20,000

INTRODUCTION

This Policy records the terms under which Chubb have agreed to provide cover to Visa International Service Association (“Visa”) as policyholder for the benefit of Cardholders.

Visa is the sole policyholder of this Policy; it will hold the Policy; and all rights under it. The obligations of Visa as policyholder of this Policy will extend to all rights under the insurance coverage provided by the Policy from time to time but Visa is under no obligation to any Cardholder to maintain this Policy or the insurance it provides and accordingly Visa is free to exercise any rights to terminate the Policy or to agree with Chubb to amend, restrict or terminate the Policy at any time.

Visa is the policyholder and Visa recognises that the Cardholders have risks that Visa wishes to insure. Cardholders have access to the benefits of the Policy by virtue of holding a specific type of card issued to them by Visa.

Cardholders are only entitled to accept the benefits under this Policy by lodging a claim with Us. Cardholders are authorised by Visa as policyholder to contact Chubb directly on its behalf for the purpose of notifying a claim under the travel protection benefits.

Visa is responsible for the payment of the premium under this Policy. Where anything in the Policy relates to a Cardholder or anything is to be done by a Cardholder, benefits will only be payable for the benefit of the Cardholder if the Cardholder complies strictly with the requirements of this Policy relating to the Cardholder.

Nothing in this Policy will give any right to any Cardholder or other person other than Visa.

Visa has authorised Chubb to make all payments due under this Policy other than payments due to service providers to the Cardholder.

Any undertaking by Chubb to pay any benefit under this Policy is an undertaking made to Visa as policyholder. The Cardholder does not have any direct or indirect claim against Chubb.

Only Visa has any rights to enforce this Policy. Payment by Chubb of a claim direct to the Cardholder on behalf of Visa will discharge Chubb's obligation to Visa or the Cardholder for the incident that is the cause of the claim.

GENERAL DEFINITIONS

Terms with a specific meaning are defined below and shall have the same meaning wherever they appear with an initial capital letter.

Chubb: Chubb Insurance South Africa Limited

Annual Aggregate Limit: the maximum amount per Cardholder for which an Insurer is liable during the Policy Period.

Cardholder: Cardholders with Eligible Cards (including secondary or additional cardholders on the same account) issued by Visa that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of a claim.

Commencement Date: 1 June 2018

Country of Residence: the country in which the Cardholder legally resides.

Eligible Item(s): items with a minimum purchase price of USD 50, purchased new by the Cardholder on or after the Commencement Date during the Policy Period solely for personal use, which has been charged fully (100%) to the Eligible Card, in a store located in the Country of Residence (other than a Duty-Free-Zone) or via an Internet site where the sales company is registered in the Country of Residence and the item is meant for use in the Country of Residence and is not listed under 'What is not covered'.

Eligible Card: Visa Platinum or Signature or Infinite cards issued by a Visa International Service Association member bank ("Issuer") within the Country of Residence.

Extended Warranty Period: the period starting the day after the original Manufacturer's Warranty expires. The extended warranty period will match the original Manufacturer's Warranty period up to a maximum of twelve (12) months.

Issuer: a Visa International Service Association member bank who is authorised to operate a credit or debit card program for Visa in the Country of Residence.

Manufacturer's Warranty: the contractual obligation to repair or to replace an article due to Mechanical Breakdown. This includes store brand warranties provided on store brand products.

Mechanical Breakdown: an internal malfunction of an Eligible Item which would have been covered by the terms of the original Manufacturer's Warranty, which is due solely to a defect in material or workmanship and which results in a failure of the Eligible Item to operate for the purpose for which it was designed.

Pair or Set: Items of personal property which are substantially the same, complementary or designed to be used together

Per Occurrence Limit: the maximum amount payable under the Extended Warranty Benefit for any Eligible Item

Policyholder: Visa International Service Association (“Visa”)

Policy Period: 1 June 2018 to 31 May 2019

We / Us / Our / Ourselves: Chubb Insurance South Africa Limited.

COVER

What is Covered

The Cardholder is covered for repair costs of an Eligible Item after Mechanical Breakdown during the Extended Warranty Period.

Repair costs will be paid up to the original purchase price paid for the Eligible Item or up to the Per Occurrence Limit (local currency equivalent) whichever is less, subject to the Annual Aggregate Limit (local currency equivalent). If repair costs exceed the original purchase price paid, We will replace the Eligible Item with an equivalent model of similar specification with a value of no more than the original purchase price, up to the Per Occurrence Limit and subject to the Annual Aggregate Limit. If no equivalent model of similar specification is available, the Cardholder will be credited with an amount equal to the original purchase price, up to the Per Occurrence Limit and subject to the Annual Aggregate Limit. The maximum paid per 365 day period is as shown in the Table of Benefits.

Where an Eligible Item is part of a Pair or Set, cover will extend only to the Eligible Item in respect of which there has been a Mechanical Breakdown and not to the rest of the Pair or Set.

Specific Conditions

1. Eligible Items must have a minimum Manufacturer’s Warranty of twelve (12) months; and cannot have greater than a maximum combined Manufacturer’s Warranty and additional optional warranty period of three (3) years.
2. Eligible Items must have a valid Manufacturer’s Warranty in the Country of Residence, stating the extent of cover, the period of cover, what the manufacturer will do to correct the problem and whom to contact for service.
3. Eligible Items may be repaired or replaced or the Cardholder will be credited with an amount equal to the original purchase price less any rebates, discounts or rewards points.

What is Not Covered

1. Non-electrical items;
2. Items without a serial number;
3. Boats, motorized vehicles including airplanes, automobiles and motorcycles, and any equipment, parts or accessories;
4. Computer software and other accessories to computers not fully assembled by the manufacturer;
5. Any customized, unique, or rare items;
6. Used, rebuilt, refurbished and re-manufactured items at the time of purchase;
7. Items purchased for resale, professional, or commercial use;

8. Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses, batteries, filters, belts, bags and printing cartridges;
9. Cleaning expenses;
10. The cost of rectifying blockages (except in the cooling system of refrigeration equipment);
11. Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than Mechanical Breakdown;
12. Items which carry a Manufacturer's Warranty of longer than three years;
13. Expenses linked to supplier's withdrawal of a product;
14. Expenses linked to repairs caused by routine service, inspections or installations, or call out charges and other expenses where an authorized repairer cannot find any fault with the item;
15. Damage caused by not following the supplier's manual, instructions or installation guidelines, or the use of unapproved accessories;
16. Services, maintenance, repair, installation, assembly or rebuild costs;
17. Any shipping or promised time frames of delivery, whether or not stated or covered by the Manufacturer's Warranty;
18. Any costs relating to damage to Eligible Items caused by accident, neglect, abuse, willful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or Acts of God; or
19. Any costs associated with the disposal or removal of the items regardless of whether the item can be repaired or replaced.

HOW TO MAKE A CLAIM

Note the limitations and conditions relating to the Cardholder's right to claim in the Introduction.

Making a claim

Written request for service must be given as soon as reasonably possible. Written request for service shall be given within thirty (30) days after the occurrence of any loss. Notice should be sent to creditcardclaims@crowco.me

The Cardholder will need to provide:

- Their name,
- First 9 digits of the covered card number,
- The Cardholder's address,
- Signed service request form, if provided,
- Copy of purchase receipt showing payment of the item was made entirely with the Eligible Card,
- Legible copies of all warranty information including, but not limited to: the manufacturer's original warranty; the store warranty; or any other applicable extended warranty
- Cardholder's statement of account showing the account is open and in good standing at the time of filing the service request.

Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation.

GENERAL CONDITIONS

Fraud: If the service request is in any respect fraudulent all benefits in respect of such request shall be forfeited.

Governing Law and Jurisdiction: This Policy, its eligibility and terms and conditions are to be interpreted according to the laws of the Republic of South Africa. Any dispute will be subject to the jurisdiction of the competent courts of the Republic of South Africa.

Sanctions: Whenever coverage, benefit or claim payment provided by this Policy would be in violation of the United Nations Resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Republic of South Africa or United States of America, such coverage, benefit or claim payment shall be null and void.

COMPLAINTS PROCEDURE

We are dedicated to providing a high quality service and want to maintain this at all times. If the Cardholder is not happy with Our service, please contact Us, quoting the first 9 digits of the Cardholder's card number and/or claim number, so we can deal with the complaint as soon as possible. Our contact details are:

Chubb Insurance South Africa Limited
PO Box 1192,
Saxonwold
2132

DATA PROTECTION AND MARKETING RIGHTS

The Personal Information the Cardholder provided:

Chubb is the data controller and We accept fully Our responsibility to protect the privacy of persons and the confidentiality and security of Personal Information entrusted to Us. In this notice, where We refer to Personal Information, this means any information that identifies an individual and includes any sensitive Personal Information (e.g. information about health or medical condition(s)). This will include any information that identifies another person whose information has been provided to Us by the Cardholder (as We will assume that they have appointed the Cardholder to act for them). The Cardholder agrees to receive on their behalf any data protection notices from Us.

We will use the Cardholder's Personal Information for the purpose of providing insurance services. By providing Personal Information, the Cardholder consent that their Personal Information, will be used by Us, Our group companies, Our reinsurers, Our service providers/ business partners, and Our agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of Our business operations. We may also pass the Cardholder's Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires Us to do so.

We will not share the Cardholder's sensitive Personal Information unless We have either specific consent from the Cardholder or We are required to do so by law. We may transfer Personal Information to other countries which may not have the same level of data protection as the home country, but if We do, We will ensure appropriate safeguards are put in place to protect the Personal Information. For questions regarding the Cardholder's Personal Information, please contact Arnold Schoombee:

Email: arnold.schoombee@chubb.com
Tel: +27 11 722 5700.

Marketing:

Unless the Cardholder has informed Us otherwise, We may contact the Cardholder to let them know about any goods, services or promotions that may be of interest. If the Cardholder decides they would prefer not to receive promotional information from Us, they can contact Arnold Schoombee (arnold.schoombee@chubb.com), but then the Cardholder may miss out on special promotions.