

SCREEN CRACK TERMS AND CONDITIONS

DEFINITION

- Product means the electrical appliance covered under a valid service contract
- You and Your refer to the owner of Product and purchaser of this service contract
- The Company refers to Senheng Electric (KL) Sdn Bhd

COVERAGE

- This Screen Crack Replacement Insurance policy (“Screen Crack”) provides cover against repair or replacement costs to the front screens of smartphones that is accidentally damaged.
- This cover can be purchased by all eligible PlusOne members of Senheng Electric (KL) Sdn Bhd who purchase a mobile phone or smartphone from Senheng Electric (KL) Sdn Bhd for their personal use.

Duty of disclosure

- You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
- You also have a duty to inform us of any change in the information given to us earlier before we issue the certificate to you. Failing which, your certificate may be cancelled, or treated as if it never existed, or your claim may be rejected or not fully paid.

CLAIMS

- All claims must be notified to us within 21 days from the date of loss.
- All supporting documents proving the loss must be submitted 30 days from the date of loss. If this is not reasonably possible, proof must be furnished as soon as possible and in any event, no later than 6 months from the date of loss.
- Pays for the replacement cost to the front screen

COVER

You are only entitled to buy one cover throughout the duration that this policy is in force.

TRANSFER

This covered is issued to the person named in the certificate. Any change to this name requires a written notice requesting for this change and our approval.

COVERAGE EXCLUSION

- a. Damages caused by repair work or failure to perform repair work by the insured, its agents or employees, or any other repair facility, its agents or employees;
- b. Negligence of any kind;
- c. Any defective products and/or any workmanship, including but not limited to liability arising out of implied warranties of merchantability, implied warranties of fitness, and strict liability;
- d. Liability to anyone other than the insured person;
- e. Any acts of fraud, or other dishonest or criminal acts of the insured or its agents or employees;
- f. Property liability insurance;
- g. Use of the service being used in any illicit trade or transportation or in the commission of a felony;
- h. Product liability insurance;
- i. Any loss that is covered under the manufacturer's warranty;
- j. Damage caused by neglect, abuse, misuse, theft, sand, water damage, corrosion, battery leakage, acts of god or commercial usage;
- k. Damage to any screen protector used on the product;
- l. Problems or defects caused by unauthorized modifications or failure to follow the manufacturer's installation, operation, or maintenance instructions;
- m. Losses that do not occur within the period of insurance;
- n. Losses caused by illegal acts committed by the insured person;
- o. Losses that are intentionally caused by the insured person;
- p. Losses due to war (whether war has been declared or not), civil commotion, uprising, martial law, riot or the act of any lawfully constituted authority;
- q. Losses due to the order of any government, public authority or customs' officials;
- r. An act in contravention of a government prohibition or regulation or law;
- s. Invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- t. Any defects that are subject to the manufacturer's recall;
- u. Burglary, theft, corrosion, animal and insect infestation, misuse, neglect and abuse;
- v. Any act of terrorism;
- w. Accidental Damage of the Product deliberately caused by any third party which you are unable to prevent
- x. Any other damage to the product due to accidental damage outside of the ambit of cover set out in section 3 of the master policy;
- y. Resulting from, or related to, business use of products; and
- z. Any collateral damage to the product as a result of accidental damage.

LIMITATION OF LIABILITY

The aggregate liability limit is limited to a one time claim during the Period of Insurance. Upon a claim being made for the said Product, the Certificate will be terminated.

TERMINATION AND CANCELLATION

This Screen Crack shall be terminated immediately with no refund of the Screen Crack Fee in the event of any of the following:

- by returning the original certificate to The Company. The date of cancellation will be the date of receipt of the cancelled certificate.
- The Company can cancel this certificate by giving you 30 days written notice. Your cover will continue for the duration which premium has been received and will be terminated upon expiry of such period.
- No refund will be payable upon cancellation of certificate.

ENTIRE AGREEMENT

This is the entire agreement between Senheng and the Purchaser of this Screen Crack and no other oral or written representation is valid. In the event of any inconsistency between the English text and text in other languages, the English version shall prevail.

Senheng reserves all rights to add, remove, modify or amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Senheng shall be final.