Customer information sheet for claims notification

Galaxus warranty extension for electronic devices:

Report damage – simply and quickly

In the event of a claim covered by the insurance, please proceed as follows:

Report the damage immediately online at: **www.helvetia.helvetic-warranty.app**

You will need the following documents to report a claim:

- Purchase contract and delivery bill of the insured device from Galaxus
- Article and serial number of the insured device
  (these can be found, for example, on the purchase contract of the insured device, the packaging of the device or similar)
- Photos of the damaged device

If you need help with online claims reporting, you can reach us as follows:
Claims hotline: 0800 400 22 12
Opening hours: Monday to Friday / 09.00 to 18.00 hrs

If the damage is covered, Helvetia will take the necessary steps to rectify it.

Important:
Please note that the damage must be checked by Helvetia in advance.
If repairs are carried out without Helvetia's prior approval, benefits may be refused or reduced.

Group insurance customer information
Galaxus warranty extension for electronic devices (Edition 01/2025)

Policyholder	Between Helvetia Global Solutions Ltd, Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein (hereinafter "**Helvetia**") as insurer and Galaxus Deutschland GmbH, Hoheluftchaussee 18, 20253 Hamburg, Germany (hereinafter "**Galaxus**") as policyholder, there is a group insurance contract (hereinafter "**Group Insurance Contract**"). The group insurance contract provides for certain insurance benefits in connection with the Galaxus warranty extension for electronic devices.
Risk carrier	The risk carrier for all agreed components of this insurance is: Helvetia Global Solutions Ltd, Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein (Commercial Register of the Principality of Liechtenstein; registration number FL-0002.191.766-9) Competent supervisory authority: FMA Financial Market Authority Liechtenstein, Landstrasse 109, 9490 Vaduz, Principality of Liechtenstein
Insured person	Galaxus customers can join the group insurance contract. The insurance claim thereby granted applies exclusively to Helvetia. The insurance covers the electronic device specified in the purchase contract with article and serial number in accordance with the following GTC.

General Terms and Conditions of Insurance Galaxus Warranty Extension for Electronic Devices (Edition 01/2025)

General Terms and Conditions of Insurance (hereinafter "GTC") for the group insurance contract between Helvetia Global Solutions Ltd (hereinafter "Helvetia") as insurer and Galaxus Deutschland GmbH (hereinafter "Galaxus") as policyholder.

The binding version of the General Terms and Conditions of Insurance (GTC) is written in German. In addition, we provide our customers with translations of the GTC in English. In case of doubt, the German version shall prevail.

1. Supervisory authority
As an insurer, Helvetia is subject to supervision by the FMA Financial Market Authority Liechtenstein, Landstrasse 109, 9490 Vaduz, Principality of Liechtenstein.

2. Insured object
The electronic device listed on the proof of purchase (confirmation of insurance) with IMEI or serial number or with article number and article and model designation (hereinafter "insured device") is insured against insured events up to the maximum compensation limit.

3. Purchase of the insurance
Warranty extension cover can be purchased at the same time as the purchase contract for the device in question or within the statutory warranty period or within the term of a warranty granted by Galaxus by joining the group insurance contract.

The amount of the premium, including the applicable insurance tax, depends on the selected term, cover and purchase price (sum insured) and is due upon conclusion of the membership.

4. Start and duration of the insurance cover
The insurance cover of the warranty extension begins after expiry of the statutory warranty period of two years, i.e. 24 months after purchase of the insured device, and ends without the need for termination, depending on the product:

- One year (12 months) after the start of the insurance cover if the 2+1 warranty extension is selected;
- Two years (24 months) after the start of insurance cover if warranty extension 2+2 is selected;
- Three years (36 months) after the start of insurance cover if warranty extension 2+3 is selected.

Regardless of the duration of the warranty extension, the insurance cover ends in the event of a total loss.

The insurance cover shall also end if the insured person withdraws from the group insurance or declares a consumer revocation with regard to the purchase contract for the insured device with Galaxus or exercises the voluntary Galaxus right of return in accordance with the relevant conditions; in this case, the insured person shall be reimbursed the portion of the insurance premium attributable to the period after receipt of the declaration of revocation/return.

5. Revocation instruction
You can revoke your contractual declaration within 14 days without giving reasons. You will find detailed instructions on your right of withdrawal attached separately.

6. Number of insured claims
There is no limit to the number of insured claims.

7. Insured person/beneficiary in the event of a claim
The insured person is insured and directly entitled to make a claim against the insurer in the event of an insured event. The insured person must be permanently resident in Germany.

8. Territorial scope
The insurance is valid worldwide. Services are provided exclusively in Germany.

9. Requirements for insurance cover
The following criteria are required for insurance cover per insured device:

- The insured device must be owned by the insured person or another person living in the same household as the insured person.
- The insured device must be used primarily for private purposes. Insured devices that are mainly used for professional or commercial purposes are not insured.
- The insured device must have been purchased in Germany.

If the insured device is replaced under warranty or guarantee (manufacturer's and seller's guarantee), the insurance cover is transferred to the replacement device in accordance with these GTC. The duration of the insurance remains unaffected and is not extended. The insured person must notify receipt of the replacement device in writing, stating the article and model designation and the serial or IMEI number, to:

Email: galaxus.helvetia@helvetic-warranty.net

10. Sale of the insured device
If the insured device is sold and transferred to the consumer, the insurance cover is transferred to the lawful purchaser together with the ownership of the insured device, provided that the purchaser is resident in Germany and Helvetia is notified of his address.

11. Sum insured
The sum insured corresponds to the net purchase price of the insured device (net amount paid).

12. Maximum indemnity limit in the event of a claim
Helvetia's maximum benefit per claim is limited to the sum insured.

13. Insured events
The insurance covers the sudden and unforeseen loss of functionality of the insured device as a result of design, material or manufacturing defects (analogous to the manufacturer's or seller's warranty), provided that this occurs after the expiry of the Galaxus warranty or guarantee.

This list is exhaustive.

14. Insurance benefit

In the event of a claim, Helvetia shall provide the following benefits in the form of indemnity insurance:

- **In the event of partial damage:**

  For large electrical appliances:

  The cost of repair up to a maximum of the purchase price of the insured item at the time of the claim. Large electrical appliances (e.g. refrigerators, freezers, washing machines, tumble dryers and dishwashers) will be repaired free of charge at the place of installation in Germany. If the service address cannot be reached by motor vehicle (e.g. car-free zone, cable cars, etc.), the resulting additional costs shall be borne by the insured person. If the repair is not possible without removing the stationary insured object, the insured person has no additional claim to the deinstallation of the insured object. The insured person must uninstall the insured object himself and thus enable Helvetia to repair/collect the defective object. The insured person is also responsible for the subsequent reinstallation of the insured object.

  Alternatively, Helvetia may request a written cost estimate for the repair from the insured person. The cost estimate must be prepared by a certified and licensed manufacturer's workshop or a certified and licensed service partner. Only Helvetia decides whether a repair is approved on the basis of the cost estimate or whether the vehicle is a total loss. If a repair is approved, the costs will be reimbursed in accordance with the cost estimate after the insured person has submitted the repair invoice.

  For all other devices:

  The cost of repair up to a maximum of the purchase price of the insured item at the time of the claim. These insured items must be sent to Helvetia's authorized workshop for repair by the insured person. The insured person shall bear the costs of sending the items, while Helvetia shall bear the costs of returning them.

  Alternatively, Helvetia may request a written cost estimate for the repair from the insured person. The cost estimate must be prepared by a certified and licensed manufacturer's workshop or a certified and licensed service partner. Only Helvetia decides whether a repair is approved on the basis of the cost estimate or whether the vehicle is a total loss. If a repair is approved, the costs will be reimbursed in accordance with the cost estimate after the insured person has submitted the repair invoice.

- **In the event of a total loss:**

  In the event of a total loss, Helvetia will pay compensation in the form of a voucher from Galaxus to the value of the insured device after depreciation of the original purchase price in accordance with the table below (current value). If such a payment is not economical, the customer shall receive a replacement appliance of the same type and quality. Helvetia shall be responsible for assessing the economic efficiency within the meaning of these conditions.

  In the event of a total loss, the insured device shall become the property of the insurer and must be sent to Helvetia on request before the insurance benefit is paid. The insured person shall bear the costs of returning the device. A total loss is deemed to have occurred if the repair of the insured device is technically impossible or uneconomical. A repair is deemed to be uneconomical within the meaning of these conditions if the resulting costs are higher than the current value / those for a replacement appliance of the same type and quality.

  The current value is defined as follows (by month):

Age of the insured device in months	Maximum compensation of the original purchase price (current value)
0 – 24	100%
25 – 36	80%
37 – 48	60%
49 – 60	40%

Any disposal costs (in particular transportation and travel costs) shall be borne by the insured person.

15. Deductible

No deductible is charged in the event of a claim.

16. Exclusions

Damage and defects are not insured:

- which are attributable to an external influence;
- which had already occurred before the start of the insurance;
- as a result of abandonment, loss, misplacement and theft;
- as a result of fire or natural hazards;
- as a result of an official order, confiscation or strike;
- which are covered by the statutory warranty or contractual guarantee of a third party (e.g. manufacturer or seller);
- to the housing or external parts of the insured object, provided its function is not impaired;
- which are attributable to excessive use of the insured object (e.g. commercial use);
- which are attributable to improper use of the insured object in accordance with the manufacturer's instructions;
- which are attributable to chemical and/or electrochemical effects (e.g. rust);
- due to non-observance of the operating instructions, loss of data, software damage and damage due to computer viruses;
- caused by repair, maintenance, servicing or cleaning work carried out or initiated independently;
- due to installation errors caused by a fitter not commissioned by the manufacturer or seller;
- if the insured person is unable to make the insured object available;
- caused by gross negligence or willful misconduct on the part of the claimant;
- for which the repair process is not handled by Helvetia;
- due to normal reduction in the performance of batteries and light sources;
- through modifications to the insured object that are not authorized by the manufacturer or seller;
- which are insured under other insurance contracts;
- if the IMEI / serial number of the insured object cannot be provided;
- due to inadequate maintenance or failure to follow the maintenance measures recommended by the manufacturer;
- due to burn-in of screens;
- which are directly attributable to ageing, wear and tear or excessive accumulation of dirt or other deposits;
- as a result of vandalism;
- if the serial number has been deliberately removed or altered;
- due to warlike or terrorist events and unrest of any kind and the measures taken against them;
- due to natural disasters.

Also not insured are:

- Consequential damage of any kind caused by the insured object;
- Costs for the replacement of data, software, information or music stored on the insured object;
- inspection costs if no insured damage to the insured device can be determined;
- damage and costs incurred due to a recall by the manufacturer.

If the damage or defect to be repaired is not an insured event, the insured person must bear all costs incurred by Helvetia.

17. General obligations

The insured person is obliged to inform himself about the operating and maintenance instructions of the manufacturer of the insured device and to observe them.

18. Obligations in the event of a claim

In the event of a claim, the insured person has the following obligations:

- Report the claim to Helvetia immediately (no later than 14 days after becoming aware of it) in full and truthfully using one of the following means of communication and, if requested, complete the claim form online.
  - Telephone: 0800 400 22 12
  - Internet: www.helvetia.helvetic-warranty.app
- Submit the purchase contract and, on request, photos of the insured object and provide any information required to determine the insured event or the extent of the insurer's obligation to indemnify.
- The insured person must comply with the statutory duties to provide information and cooperate in accordance with §§ 31 and 82 VVG by analogy.
- If a third party (e.g. another insurer) is liable for the damage, the insured person must first demand compensation from this third party. Upon request, the insured person must provide proof of the amount of benefits paid by the third party.

19. Legal consequences of breaches of obligations

- **The following applies with regard to the obligations to be fulfilled prior to the occurrence of the insured event as specified in Clause 17:**
  If the insured person intentionally or through gross negligence breaches an obligation which he/she is obliged to fulfill vis-à-vis the insurer prior to the occurrence of the insured event, the insurer may cancel the insurance without notice within one month of becoming aware of the breach. The insurer has no right of termination if the insured person proves that he/she did not breach the obligation either intentionally or through gross negligence.

  If the insured person intentionally breaches an obligation to be fulfilled vis-à-vis the insurer before the insured event occurs, the insurer shall be released from the obligation to pay benefits. In the event of a grossly negligent breach of the obligation, the insurer is entitled to reduce its benefits in proportion to the severity of the insured person's fault.

  If the insured person breaches an obligation that is intended to maintain the equivalence between risk and premium on which the insurance contract is based, the insurer shall be released from the obligation to pay benefits in the proportion in which the agreed premium falls short of the premium provided for in the tariff for the higher risk. In the event of a breach of obligations relating to other mere notifications and reports that have no influence on the insurer's assessment of the risk, the insurer shall only be released from its obligation to indemnify if the breach of obligation was intentional.

  The insurer remains obliged to pay benefits if the insured person proves that he/she did not breach the obligation through gross negligence. This also applies if the insured person proves that the breach of the obligation was neither the cause of the occurrence or determination of the insured event nor the cause of the determination or scope of the benefit payable by the insurer. This shall not apply if the insured person has fraudulently breached the obligation.

- **The following applies with regard to the obligations to be fulfilled after the occurrence of the insured event, as specified in Clause 18:**
  If the insured person breaches an obligation which he must fulfill vis-à-vis the insurer after the occurrence of the insured event, the insurer shall be released from the obligation to indemnify unless the breach is based neither on intent nor on gross negligence.

  If the obligation is not breached with the intent to influence the insurer's obligation to pay benefits or to impair the determination of such circumstances that are recognizably significant for the insurer's obligation to pay benefits, the insurer shall remain obliged to pay benefits insofar as the breach had no influence on the determination of the insured event that occurred or is presumed to have occurred or on the determination or scope of the benefits to be paid by the insurer.

  The insurer can only derive rights from the negligent breach of an obligation which the insured person must fulfill vis-à-vis the insurer after the occurrence of the insured event if the insured person has previously received the insurance conditions or another document in which the obligation is communicated.

20. Other insurances and liabilities

Other insurance contracts existing at the time of the occurrence of the loss which cover the same risks as those insured by this insurance shall have priority. Only if no or only partial benefits are paid under other contracts shall Helvetia pay benefits within the scope of these GTC.

If a liable party is responsible for the event, its obligation to pay compensation shall take precedence over the obligation to pay benefits under this contract. If the liable party declines its obligation to pay benefits and a claim is subject to compensation under these GTC, Helvetia shall pay benefits within the scope of these GTC, subrogating its rights against the liable party. The deductible deduction or deductible differences as well as reductions due to gross negligence, breaches of obligations, underinsurance or different valuations in the event of a claim are not replaced by these GCI.

21. Data processing

Helvetia processes personal data only insofar as this is necessary for the processing of contracts, claims and benefits. Furthermore, data may be processed for the purpose of administrative simplification, product optimization, statistical evaluations and marketing (e.g. newsletters, events, competitions, profiling, invitations, vouchers, etc.). The personal data is stored physically or electronically for as long as is necessary to fulfill the processing purposes. If necessary, personal data will be forwarded to contract data processors and third parties involved (in particular primary insurers, co-insurers and reinsurers and other participating insurers in Switzerland and abroad as well as to domestic and foreign Helvetia Group companies). Helvetia may also obtain relevant information from official bodies and other third parties, in particular about the claims history.

Further and up-to-date information on data processing can be found at https://www.helvetia.com/datenschutz.

22. Complaints procedure and statutory arbitration board for the out-of-court settlement of disputes

Our aim is to provide an excellent service. However, if, contrary to expectations, there are grounds for complaint, the insured person can contact Helvetia as follows:

Helvetia Global Solution Ltd
Auelestrasse 60
9490 Vaduz
Liechtenstein
Email: galaxus.helvetia@helvetic-warranty.net

The following information must be provided:

- Copy of your insurance policy;
- Name and contact details;
- Detailed description of the concern and/or dispute and the solution sought; and
- A description of the attempts you have made with Helvetia employees to resolve the problem.

If the insured person is not satisfied with the decision or negotiations with Helvetia, they can contact the supervisory authority responsible for Helvetia (Financial Market Authority Liechtenstein, Landstrasse 109, P.O. Box 279, 9490 Vaduz). Please note that the FMA Financial Market Authority Liechtenstein is not an arbitration board and cannot make binding decisions in individual disputes.

The Arbitration Board in the Financial Services Sector of the Principality of Liechtenstein is responsible for the out-of-court settlement of disputes between customers and insurance distributors regarding the services provided (http://www.schlichtungsstelle.li).

It is also possible to take legal action.

23. Place of jurisdiction and applicable law

The insurance relationship shall be governed by German law. All disputes arising in connection with this contract or the execution of this contract shall be settled before the competent German courts. The place of jurisdiction is, at the choice of the insured person, Vaduz, Principality of Liechtenstein (registered office of Helvetia) or the place in the Federal Republic of Germany where the insured person has his permanent residence or habitual abode at the time the action is brought.

Revocation instruction

Section 1

Right of withdrawal, consequences of withdrawal and special information Right of withdrawal

You can revoke your contractual declaration in writing (e.g. letter, fax, e-mail) within 14 days without giving reasons.

The revocation period begins after you have received

- **the insurance policy,**
- **the contractual provisions,** including the General Insurance Conditions applicable to the contractual relationship, which in turn include the tariff provisions,
- **this instruction,**
- **the information sheet on insurance products**
- **and the other information listed in Section 2**

have each been received in text form.

Timely dispatch of the revocation is sufficient to comply with the revocation period. The revocation is to be sent to:

Helvetia Global Solutions Ltd
Aeulestrasse 60
9490 Vaduz
Principality of Liechtenstein
or
by e-mail to galaxus.helvetia@helvetic-warranty.net

Consequences of revocation

In the event of an effective revocation, the insurance cover ends and the insurer must reimburse you for the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover begins before the end of the revocation period. In this case, the insurer may retain the part of the premium attributable to the period up to receipt of the revocation; depending on the agreed payment method, this is an amount of 1/360 of the annual premium for annual payment methods or 1/180 of the half-yearly premium for half-yearly payment methods or 1/90 of the quarterly premium for quarterly payment methods or 1/30 of the monthly premium for monthly payment methods, multiplied by the number of days on which insurance cover existed. The insurer must refund any amounts to be repaid immediately, at the latest 30 days after receipt of the revocation.

If the insurance cover does not begin before the end of the revocation period, the effective revocation has the consequence that any benefits received must be returned and any benefits derived (e.g. interest) must be surrendered.

If you have effectively exercised your right of revocation with regard to the insurance contract, you are also no longer bound by a contract related to the insurance contract. A related contract exists if it is related to the revoked contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. A contractual penalty may neither be agreed nor demanded.

Special notes

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

List of further information required for the start of the period

With regard to the further information mentioned in section 1 sentence 2, the information obligations are listed in detail below

Subsection

Duty to provide information for all classes of insurance

The insurer must provide you with the following information:

1. the identity of the insurer and any branch office through which the contract is to be concluded; the commercial register with which the legal entity is registered and the corresponding registration number must also be provided;
2. the insurer's summonable address and any other address relevant to the business relationship between the insurer and you, in the case of legal persons, associations or groups of persons also the name of an authorized representative; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a prominent and clear form;
3. the main business activity of the insurer;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance including taxes and other price components, whereby the premiums are to be shown individually if the insurance relationship is to comprise several independent insurance contracts or, if an exact price cannot be stated, information on the basis of its calculation which enables you to check the price;
6. a) any additional costs incurred, stating the total amount to be paid, as well as any other taxes, fees or costs that are not paid via the insurer or invoiced by the insurer;
   b) any costs incurred by you for the use of means of distance communication, if such additional costs are charged;
7. details regarding payment and fulfillment, in particular the method of payment of premiums;
8. the period of validity of the information provided, for example the period of validity of time-limited offers, in particular with regard to the price;
9. information on how the contract is concluded, in particular on the start of the insurance and the insurance cover as well as the duration of the period during which the applicant is to be bound by the application;
10. the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; insofar as the notification is made by transmitting the contractual provisions, including the General Terms and Conditions of Insurance, the information must be in a prominent and clearly designed form;
11. information on the term of the contract;
12. information on the termination of the contract, in particular on the contractual termination provisions including any contractual penalties; insofar as the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be provided in a prominent and clear form;
13. the member states of the European Union whose law the insurer uses as a basis for entering into relations with you before concluding the insurance contract;

14. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
15. the languages in which the contractual terms and conditions and the preliminary information referred to in this subsection are communicated, as well as the languages in which the insurer undertakes to communicate with your consent during the term of this contract;
16. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect your right to take legal action;
17. the name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the revocation instruction.