

# Insurance Product Information Document

## Insurer: Wakam S.A.

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## Product:

Hear Care Plan in cooperation with Boots Hearingcare Limited (03/2023)

**This sheet is only for your information about the essential content of your insurance. The complete pre-contractual and contractual information on the product is provided in other documents (insurance policy and General Conditions of Insurance). To be entirely informed, please read all your documents.**

### What is this type of insurance?

This insurance contract covers risks of damage or total loss of your hearing aid as a result of a specified insured event.



### What is insured?

#### Which risks are covered?

- ✓ Damage due to a sudden or unforeseeable external event (such as drop, falling down, fire, contact with liquids) such that the hearing aid cannot be used properly;
- ✓ Loss;
- ✓ Theft or robbery; and
- ✓ Material or technical defects outside the warranty period of the manufacturer or retailer up to a maximum 4 years after purchase of the hearing aid (for Essentials hearing aids only, Premium hearing aids' extended warranty is covered by the retailer).

#### What may be insured?

- ✓ Hearing aid(s).

#### What will be covered?

- ✓ In case of repairable damages: repair of the insured hearing aid.
- ✓ In the case of loss or total damage or if repair costs are higher than the replacement value: replacement with an equivalent hearing aid.



### What is not insured?

- ✗ Any event arising from your deliberate or intentional conduct;
- ✗ Damages covered by (manufacturer) warranty;
- ✗ Manufacturer recall;
- ✗ Knowingly false or fraudulent claim;
- ✗ Damages due to improper fitting or improper repair/intervention by unauthorized third parties;
- ✗ Damages due to improper, inappropriate or unusual usage or cleaning of the hearing aid;
- ✗ Damages due to reasonable wear and tear;
- ✗ Damage of an aesthetic nature to the insured device which does not affect its proper functioning;
- ✗ Damages for which a third party is fully liable on the basis of statutory or contractual provisions. Claims from other insurances (e.g. statutory or private and supplementary health insurance, etc.) which also offer the same coverage

A detailed list of the damages that are not insured can be found in the General Conditions of Insurance under Sec. 6.



### Are there any restrictions on cover?

- ! In case of repair an excess fee of £40 per insured claim and device applies.
- ! In case of replacement the excess fee is calculated as a percentage of the hearing aid's purchase price (10% in the policy's first year, 20% in the 2nd, 30% in the 3rd, 40% in the 4th year).
- ! Your insurance cover ends if a claim is fulfilled by replacement.
- ! Cover is unavailable to residents of the Channel Islands and Isle of Man.
- ! For each claim, the insurer's obligation to indemnify is limited to the value of the insured device on the date of the claim and the purchase value.



### Where am I covered?

- ✓ Insurance coverage applies to incidents worldwide.



### What are my obligations?

- In the event of a claim, you shall notify your Boots Hearingcare store as soon as reasonably practicable;
- In case of theft or robbery, you must also report it to the police as soon as reasonably practicable;
- In the event of a claim, the course of events must be stated in the claim declaration, which must be signed;
- If a stolen or lost hearing aid is recovered, you must notify a Boots Hearingcare store as soon as reasonably practicable and return the recovered hearing aid to the store.



### When and how do I pay?

You can pay your insurance premium either as a one-off payment for 4 years or annually via direct debit. The price of the insurance is shown on your insurance policy. Premium payments are only possible via payment methods offered by your Boots Hearingcare store excluding finance. The annual premium per insured hearing aid depends on the hearing aid price and includes the insurance tax:

- £36 per year (£144 for 4 years) for an Essentials hearing aid;
- £66 per year (£264 for 4 years) for an Essentials + hearing aid;
- £96 per year (£384 for 4 years) for a Premium hearing aid.



### When does the cover start and end?

Insurance cover commences on the date specified in the insurance policy. If you have chosen to pay your premium annually, your cover will be cancelled if you do not pay premiums when due. The cover ends in case of fraud or attempted fraud when a claim is made, if the purchase of the insured device is revoked or after 4 years or earlier if your insured hearing aid has been replaced in case of an insured and fulfilled claim.



### How do I cancel the contract?

You may cancel the cover within the initial 14 days for any reason. If you signed the insurance contract at the time of hearing aid purchase, you have the right to cancel the hearing aid insurance within the first 60 days for any reason. In both cases full refund of any premiums paid will be provided. Cancellation period begins with the conclusion of cover or when you receive the insurance documentation if later. Your right to cancel will not apply if the contract was fulfilled by both parties at your request before you cancelled. In addition to this you can cancel your insurance by giving 1 month' notice before the end of each successive period of 12 months. In this case, your insurance cover shall end at the last day of the respective 12 months period. In case you made a one-off payment for 4 years and the respective premium has already been debited, we will refund you the full years remaining after cancellation. All cancellations must be requested to Boots Hearingcare by post to Boots Hearingcare Ltd, 21 Trinity Square, Llandudno, LL30 2RH, United Kingdom or by calling the hotline on **+44 (0) 0345 270 0999** (local rate call charges apply).