

FWD Device Protection Insurance Device Switch Terms and Conditions

This insurance program is underwritten by FWD General Insurance Co. Ltd. and Bolttech Device Protection Hong Kong Ltd. (**Bolttech**) is our designated service provider for this program.

The terms set out below apply to the device switch options under the Device Protection Insurance (**"Program"**) provided by us.

Device switch and switch fee

The Program allows you to claim for a switch of your Registered Device (see the definition below) for a substitute device up to the relevant number of times set out in your Device Protection Insurance policy.

For each switch you will be required to pay a switch fee of:

Original Suggested Retail Price ("SRP") of the Registered Device on the date of purchase	Above \$10,000	\$8,001-\$10,000	\$4,001-\$8000	\$4000 or below
Switch fee	\$1,998	\$1,788	\$1,288	\$688
All amounts above are stated in Hong Kong dollars				

If you have any queries about the switch fee that would be due for your Registered Device, please contact our service provider, Bolttech (see How to get in touch with our switch service provider below).

The Program does not allow you to switch SIM cards or any accessories of the Registered Device.

Your **"Registered Device"** is the handset or tablet which is the subject matter of insurance under the Program, except:

- If you have received a new device as a result of the application of a warranty provided by the manufacturer of the device or the reseller of the device, or arranged by us, the new device will be the **"Registered Device"**, provided you have complied with your obligations under **Changing your Registered Device** below.
- If we have agreed to transfer your subscription to a different device, that device will be the **"Registered Device"**.

How to claim for a switch

In order to claim for a switch, you will be required to:

- (a) Report a claim through our FWD customer hotline +852 3123 3123;
- (b) If your claim is approved, you will receive an email containing a hyperlink provided by our Program service provider, Bolttech;
- (c) Pay the switch fee (see Device switch and switch fee above) by credit card – we currently accept Visa or MasterCard; and
- (d) Personally receive your replacement device from the courier. You cannot appoint any person to do this on your behalf unless we agree.

Additionally, you will be required to:

- (e) Remove the SIM card and any accessories you wish to keep from your Registered Device;
- (f) Transfer any data that you wish to keep;
- (g) Turn off any “find my iPhone” or similar features and, if the condition of the Registered Device allows it, switch off or uninstall any apps, locks or other features that may prevent us from resetting the Registered Device - please call our service provider if you have any questions about this (see How to get in touch below); and
- (h) Personally hand in your Registered Device to the courier providing you with the substitute device - you cannot appoint any person to do this on your behalf unless we agree.

After a switch, your Registered Device and any accessories you have not removed and handed to the courier will become our property and you must ensure that there are no third parties who have any rights to own or possess the device and accessories (if any). If we request it, you are required to sign a document and/or give a notice that allows us to obtain the benefit of any warranty applicable to the device.

We will use reasonable efforts to remove all of your data from the device provided to us.

If you effect a switch and do not hand in your Registered Device or fail to comply with the obligations stated in (g) above, we may charge an additional switch charge of up to the Original SRP. We may take a hold on your credit card at the time of the switch for the purposes of such additional charge. However, only the switch fee stated under Device switch and switch fee above will be charged if you have complied with your obligations.

Substitute device

The substitute device we provided will be a refurbished device, without the original packaging and without any accessories.

When you claim for a switch, we will offer you a substitute device of a similar price range and generation as your Registered Device. In particular, we will endeavour to offer you a substitute device of the same model and colour as your Registered Device and a selection of similar devices – however, we may not be able to do so in all cases.

Our service provider, Bolttech will arrange a warranty for the substitute device on terms separately provided to you at the time of the switch. The warranty will be up to one year from the purchase of the Registered Device or 6 months, whichever is longer.

Delivery of the substitute device

Our service provider will use reasonable endeavours to deliver the substitute device to your selected location in Hong Kong within the following timeframes:

	Delivery to Hong Kong address (other than outlying areas as defined below)	Delivery to outlying areas (as defined below)
Delivery request made between 9am and 5pm on a working day (excluding Sundays and public holidays)	Within 6 hours	Next working day
Next working day Delivery request made between 5pm and 9am on a working day, or on a Sunday or public holiday	Next working day	Next 2 working days

Hong Kong addresses include: Hong Kong Island, Kowloon, New Territories (including the following parts of Lantau Island: Tung Chung, Sunny Bay, Chek Lap Kok, Disneyland, Hong Kong International Airport (non-restricted areas) and AsiaWorld-Expo) except the outlying areas set out below.

Outlying areas include: Ma Wan, Lamma Island, Cheung Chau and Lantau Island (except the parts of Lantau Island set out under Hong Kong addresses above).

Longer delivery times may apply in the case of severe weather conditions or other events outside our control. We will not be liable for any delay or failure in delivering the substitute device to you where such delay or failure is caused by an event outside our control after using our reasonable endeavours to deliver the substitute device to you and no refund of any subscription or other fees will be made in the event of such delay or failure.

We will deliver the substitute device to a residential or office address in Hong Kong, but will not make deliveries to MTR stations, restricted areas or public places.

Changing your Registered Device

Defects or failure of the Registered Device may be covered under a warranty provided by the manufacturer of the device, or a reseller of the device, or arranged by us (a “**Device Warranty**”), and it is your responsibility to check whether you could benefit from such warranty and to request any replacement or repair on the basis of such warranty. Whether or not any Device Warranty applies, once you request a switch under the Program, the switch fee stated above will become payable.

If you change your Registered Device under a Device Warranty, you must tell us about such change and provide us with the IMEI number of the substitute device and any proof that we reasonably request.

If you change your Registered Device in other circumstances (except under the Program), you must let us know and we may at our discretion agree to transfer the subscription to the Program to the new device.

How to get in touch with our switch service provider

Online: device.bolttech.hk

Hotline: (852) 5803 2496

Hours of operation (subject to change): 9:00 – 18:00 (Hong Kong Time), Monday to Saturday, excluding Sunday and public holidays.