



## Section 1 - Definitions

This document gives information about Shotformats, Customer and Covered Equipment & other terms & conditions of covered product

**Beneficiary**– The purchaser, whose name is as shown on the Invoice of covered Equipment. However, his / her Spouse, Children & Parents can use the equipment. Whereas in case of Company, beneficiary/user shall mean any employee of the company authorised to use the Equipment.

**Covered Equipment:** Product as shown on purchase Invoice, such as mobile handset, tablet, and phablets.

**Cover Period:** From the date immediately subject to product or service is successfully registered within 15 days, the covered equipment is purchased & valid for 12 months from the date of purchase.

**Covered Value:** Total Equipment value as mentioned in the purchase invoice or declared value by Customer, whichever is lower subject maximum of INR 80,000 for Andriod Phones and INR 1,25,000 for others. In the event the declared value is lesser than the invoice value and service request reported, proportionate amount shall be deducted.

**OEM:** Original Equipment Manufacturer, the company that has manufactured or owns the Brand for selling the Covered Product and has provided standard primary warranty as defined and specified in the warranty manual

**Manufacturer's Warranty:** The original in box warranty coverage that has been provided by the OEM in respect of the Covered Product, also referred to as OEM Warranty

## Section 2 – The scope of cover

Provided /beneficiary/user has purchased Covered Equipment and using the said covered device, or services within cover period and declared covered Equipment to Shotformats on the basis of the registration received by the user or beneficiary. Service provider in the following event to covered Equipment will accept liability towards repair or replacement with same or similar equipment or at their option will arrange for payment as per product terms and condition at their discretion, if the equipment fails to operate and requires:

- Suffers accidental physical damage to the Covered Equipment and/or such damage cause's equipment to stop working.
- Fails to work because fluid has accidentally entered its internal circuitry, resulting into stoppage of the Covered equipment.
- Fire, lightening and explosion.
- Act of God perils
- Damage during riot, strike and Malicious Damage.



### Section 3 – Exclusions

This product does not cover:

1. Loss, such as lost, forgotten/misplaced/left unattended, missing, fallen, mysterious disappearance or circumstances, housebreaking and burglary including theft
2. Damage resulting from or caused by theft, or attempted theft of covered equipment, left in unattended vehicle or room
3. Any loss arising after 12 months from date of purchase.
4. Any loss due to loan or usage of the covered equipment to a third party or if ownership is transferred
5. Loss arising due to unlawful act including Terrorist activity, War, Nuclear Explosion, Radioactive Contamination, Chemical, Biochemical, Biological, Electromagnetic, Cyber Attack etc.
6. Consequential loss of any kind or description including wear & tear, moisture ingress, normal deterioration, cosmetic damages not resulting into complete stoppage of equipment etc
7. Any repair cost arising, which is done by unauthorised Service Centre excluding incidence such as case changes and the like.
8. Loss caused by incorrect storage or usage, poor care and maintenance, careless use, gross negligence, incorrect installation, incorrect set-up, negligence, wilful misuse/neglect or Intentional act.
9. Losses which are covered under the manufacturer's warranty until the warranty period exist from OEM or similar guarantee including any loss to covered equipment which does not carry an existing manufacturer's warranty valid in India.
10. Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
11. Batteries, control knobs, connecting cords, smart cards, light bulbs, attachments, cables, light covers and other consumables as applicable.
12. Data/hardware corruption arising due to virus infection.
13. Modification/alteration/tampering or any change made to the circuitry, original design of the product.
14. Any defect caused by usage of wrong power supply, voltage, corrosion, rust or stains or any problem with supply of electricity
15. Should necessary spare parts for repair be subject to import restrictions of a country resulting in delay in repairs, there will be no liability arising out of such delay.
16. Products being recalled by the manufacturer.
17. Service request arising from the failure to follow manufacturer's instructions.
18. Labour Costs, if no fault is found in the product is not covered
19. Any loss due to rust/corrosion.
20. Loss or damage to recording media, software or data, software generated problems of third party or the reloading software. Loss of stored data during the process of dismantling for repairs
21. Any loss arising/purchase of covered equipment, outside the territorial limits of India.
22. Any loss or damage to accessories and panels even if forming a part of standard pack or to any complimentary or ancillary product/s made available under any promotional scheme and all damage resulting to SIM card.
23. Any loss, which is aesthetic in nature such as back glass/panel/RIM/Rear Part/ Bracket/ camera glass/ side/volume/lock buttons or such key/button or component, chipping or cracks not restricting to such damage reaching on the actual useable touch screen leading to stoppage of screen operations completely
24. Any loss resulting due to or from, dent or bend of device



#### **Section 4 – Compensation**

Partial Loss: –

Compensation for any Partial Loss service request will be by repair to the covered Equipment or online transfer to the customer's account by suitable mode at Shotformats discretion. Maximum liability for each Covered Equipment shall be cost of repair, subject to customer contribution. If the repair cost or maximum liability at the time of loss exceeds the total loss settlement, Shotformats shall settle the Service request on total loss under BER (Beyond Economic Repair).

Total Loss: –

If the repair cost is more than maximum liability at the time of loss, the service request shall be treated as total loss.

Maximum liability per Covered Equipment shall be Covered value, subject to customer contribution and depreciation depending on age of covered equipment calculated from date of purchase & date of loss.

Compensation for any total loss service request will be by way of online transfer to the customer account by suitable mode.

Customer contribution is minimum value which shall be deducted in each and every service request. Customer contribution is 750 rupees for each and every claim.

The Covered Value or maximum liability shall be calculated as follows by applying depreciation on the service request value only for total loss:

Age from date of purchase	Depreciation
Up to 90 Days	10% of declared value/Purchase Price whichever is lower
91 to 180 Days	25% of declared value/Purchase Price whichever is lower
More than 180 Days	50% of declared value/Purchase Price whichever is lower

Maximum of 2 service requests shall be addressed by the Shotformats, during covered period; subject to maximum of covered value at the time of loss and prior service request if any partial loss.

In case of total loss, beneficiary to submit salvage to avail compensation. Once service request is accepted under partial loss, customer agree to bear the difference between repair cost & approved amount, such amount would be customer contribution & any component which is not payable as per terms & condition. Any request to convert total loss service request to partial loss service request shall not be accepted.

#### **Section 5 – Product Condition**

Customer/beneficiary shall at all times agree & declare to:

- Take all reasonable steps to safeguard the covered equipment.
- In the event of loss, declare/disclose all the material fact about the incidence or event and submit salvage.
- In the event of a loss, all benefits shall be forfeited, where there are any misrepresentations, misdescription or non-disclosure of any material fact significant to admission of liability and assessment of loss
- Protect the Covered Equipment, as far as reasonably possible, against damage and contact with fluids.
- Not to modify or alter the Covered Equipment in any way (other than by the installation of approved software), nor have installed components in the Covered Equipment or have it serviced or repaired by any person not approved by the manufacturer.



## **Section 6 – Service Request Procedure**

In the event of loss Customer or beneficiary is required to do following steps:-

- An immediate intimation (not later than 48 hours from the date and time of loss) about loss should be given to Shotformats on 022 – 28717171/ 022 - 62456666
- All service request related documents or correspondence need to be submitted to Shotformats and all such documents or correspondence should reach Shotformats in totality and complete not later than 15 calendar days from the date and time of the event of loss.

### **Damage Category –**

- The event needs to be notified to Shotformats with proximate cause or reason of damage &
- Do not get the damaged equipment repaired unless intimated over helpline of Shotformats & further authorized by them.

## **Section 7 – Contact points for Service Request**

All service request related queries and submission of document/s or correspondence should be directed to Shotformats by calling on 022 – 28717171/ 022 - 62456666 or by sending SMS as “BSP (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. BSP 1234567890.

On the basis of your call team Shotformats will guide you further course of action.

All Service request related documents or correspondence need to be submitted to Shotformats within 15 calendar days totality from the date of loss

For Service request guidance or assistance and any other issues related to service request, customer/beneficiary can contact team Shotformats.

Customer/Beneficiary can inform about the service request know the status and also get all other relevant information by calling on 022 – 28717171/ 022 - 62456666 or writing an email at [service@bisootsecure.com](mailto:service@bisootsecure.com) or by sending an SMS as BSP (space) <mobile number> (on which customer wish to get reply) on 52040 e.g. BSP 1234567890

Please refer <http://bisootsecure.com> to view or download service request related documents, obtain information regards to product terms & condition, service request process etc.

This scheme is available at select stores/outlets/channel.