

# Accidental Damage Cover

For increased protection from drops, knocks and spills at a minimal cost.



Underwritten by



the **warehouse** 



warehouse  
stationery

To make a claim log onto  
[nzclaim.com/thewarehouse](http://nzclaim.com/thewarehouse)  
[nzclaim.com/warehousestationery](http://nzclaim.com/warehousestationery)  
or phone

The Warehouse: 0800 48 55 99  
Warehouse Stationery: 0800 19 94 88

# Buy with confidence

## Choose your cover

Our Accidental Damage products cover you for either 1 or 2 years from initial purchase.

## Accidental Damage Cover cost

Notebooks and Tablets:

Our Accidental Damage cost for 1 Year is only 15% of the purchase price or minimum of \$30.00. For 2 Years the cost is 25% of the purchase price. The minimum purchase value is \$200.

A \$75 Excess applies towards the cost of an eligible claim.

Digital Camera and Wearables:

Our Accidental Damage cost for 1 Year is only \$10 and for 2 Years the cost is \$25. The minimum purchase value is \$200.

A \$50 Excess applies towards the cost of an eligible claim.

## When can I purchase?

Accidental Damage Insurance can only be purchased at time of sale.

## Right to cancel

Provided no claim has been made, if you change your mind and notify us within 28 days from the date of purchase you will receive a full refund.

# Accidental Damage policy document

## IMPORTANT INFORMATION

---

This Policy document is in five parts. Please read the Policy Wording in its entirety to ensure that the Policy meets Your individual requirements. Some of the words and phrases frequently used in this Policy document are capitalised and have special meanings. Their meanings are explained in Part E of this document.

### Part A. About this Policy

### Part B. What is Covered

### Part C. Claim Procedures

### Part D. What is Not Covered

### Part E. General Information, including Your right to cancel this Policy

## Part A. About This Policy

---

Accidental Damage Cover is provided to You by AIG pursuant to an agreement with The Warehouse or The Warehouse Stationery Ltd. As a purchaser of this Cover, You are entitled to the benefits under the Policy. Please ensure You keep this Policy document and Your till receipt as proof of Your purchase.

All amounts referred to in this Policy document are in New Zealand dollars and GST inclusive, and any claims paid are, or will be, in New Zealand dollars.

### The Insurer - Information About AIG

AIG Insurance New Zealand Limited (AIG) is the insurer of this Policy, "Accidental Damage Cover". More information about AIG can be found online at [www.aig.co.nz](http://www.aig.co.nz).

AIG Insurance New Zealand Limited  
PO Box 1745  
Shortland Street  
Auckland 1140  
New Zealand

### Insurer Financial Strength Rating

Insurance (Prudential Supervision) Act 2010 - AIG Insurance New Zealand Limited has an A (Strong) insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd.

The rating scale in summary form is:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak
AA	Very Strong	BB	Marginal	CC	Extremely Weak
A	Strong	B	Weak	R	Regulatory Action

Plus (+) or minus (-):

The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories. A full description of the rating scale is available on Standard & Poor's website.

## Part B. What is Covered

---

### What is Accidental Damage

'Accidental Damage' is sudden and unforeseen damage, drops or spills resulting in Your product no longer performing some or all the functions for which it was intended, due to broken parts or materials or structural failures caused by an unexpected and unintentional external event.

### What We Will Pay

In the event the Covered Product suffers Accidental Damage in New Zealand, within the period of Cover, and subject to You paying an excess, We shall pay for one of the following (at our choice);

- i. the repair of the Covered Product to the condition it was before the Accidental Damage occurred; or
- ii. providing you with a replacement product that is a new or a service replacement product equivalent to new in performance and reliability; or
- iii. providing You with a gift card for to the original purchase price of the Covered Product.

### Period of Cover

Cover commences from the date shown on Your till receipt and Cover under this Policy ends on the earliest of:

- i. the end of the Policy term of 12 or 24 months from the date of purchase shown on Your till receipt, or
- ii. the date the Policy is cancelled in accordance with the cancellation rights set out on page 7, under Cancellation, or
- iii. We have provided You with one of the options set out in the "What We Will Pay" section above.

### Claim Limits

We will pay for any one (1) valid claim per Covered Product for Accidental Damage.

## Part C. Claim Procedures

---

### Making a Claim

Should a claim seem likely for Accidental Damage to Your Covered Product, You must take all reasonable precautions to prevent further damage and contact Us as soon as possible to register a claim.

Where possible We recommend that You create a backup of the data stored on Your product. Repair or replacement of your product under this Policy may result in loss of user-generated data.

### To Make a Claim You Must:

- Notify Us immediately by phoning the Administrator on **0800 48 55 99** (for The Warehouse claims), **0800 19 94 88** (for Warehouse Stationery claims) or; online at [nzclaim.com/thewarehouse](https://nzclaim.com/thewarehouse) (for The Warehouse claims), [nzclaim.com/warehousestationery](https://nzclaim.com/warehousestationery) (for Warehouse Stationery claims).
- Complete a claim form, in accordance with the Administrator instructions given at the time of claim.



## YOUR EXCESS:

The Excess amount shown in the table below, is the amount that You must contribute towards the cost of Your claim.

You can pay your Excess directly to the Administrator by credit card or direct debit. In the event we give you a Gift Card instead of a replacement product Your Excess will be deducted from the value of the Gift Card.

Covered Product	Applicable Excess
Digital Camera and Wearable Devices	\$50 per eligible claim
Tablet and Notebook	\$75 per eligible claim

## Limitation of liability

AIG shall not be responsible for any loss or damage to a person or property, direct, consequential or incidental damages arising from the use of or inability to use the Covered Product to the extent that the law may disclaim such. This Policy does not Cover any defects which are subject to a manufacturer's recall or which are covered under a manufacturer's program or reimbursement, extended warranty or consumer law. AIG's liability under this Cover shall not in any event, exceed the original purchase price of the Covered Product.

## Part D. What is Not Covered

---

**The following is not considered Accidental Damage and is not covered:**

- where the Covered Product is lost or stolen, and as a result cannot be produced for inspection;
- external damage to the Covered Product such as scratching, denting or cosmetic damage (including damage to paint and finish);
- natural disaster;
- wear & tear;
- action of micro-organisms, mould, mildew, fungi, or gradual deterioration;
- damage caused by insects or vermin;
- any process of cleaning, refurbishment, repair or restoration or modification;
- mechanical, electrical or electronic breakdown except as a result of Accidental Damage;
- inherent fault or defective workmanship, material or design;
- storm or flood damage while in the open air;
- any loss of use or consequential loss;
- any loss of electronic data;
- fire;
- intentionally caused or malicious damage;
- accessories used in or with the product unless they are sold with the product and are essential for normal use;
- batteries of any kind unless encapsulated or encased & not accessible by the end user;
- costs of re-installation of the product unless otherwise agreed by Us. This includes reception & transmission problems resulting from external causes, faults in any wiring, electrical connection not internal to the product;
- freight, shipping & delivery costs associated with getting the product to the designated repair agent.
- There is no Cover under this Policy where the following has occurred:
  - A serial number has been altered, defaced or removed.
  - Where the Covered Product has been modified to alter its functionality or capability.
  - Where the Covered Product is operating outside the permitted or intended uses specified by the manufacturer.
  - Where a service is performed by anyone that is not authorised by Us. As a result of lawful seizure, including the repossession of the Covered Product or any other operation of law.
- Damage to a Covered Product while it is outside of New Zealand.
- There is no Cover under this Policy in respect of claims arising out of:
  - any act of declared or undeclared war, invasion or civil war;
  - nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission or fusion;
  - confiscation, nationalisation or requisition by the order of Government or Local Authority but the Company will pay for damage as a result of such an order if it is to prevent fire or other damage covered by this Policy;
- any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, death, injury, illness, liability, cost or expense, or any action taken in controlling, preventing, suppressing or in any way relating to an act of terrorism, which may result in loss, damage, death, injury, illness, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism;
- any loss of electronic data and any liability arising from this, directly or indirectly caused by, or in connection with a computer virus. This includes loss of use, reduction in functionality any other associated loss or expense in connection with the electronic data.

AIG will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose AIG, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

## Part E. General Information

---

### CANCELLATION

Provided no claim has been made, if You change Your mind and notify Us within 28 days from the date of purchase You will receive a full refund.

We may cancel Your Policy by giving You notice in writing for reasons including:

- i. Failure to comply with the conditions of this Policy or
- ii. Any acts of fraud or other dishonest or criminal acts.

### DEFINITIONS

In this Policy, the following definitions apply:

**Accidental Damage:** See definition set out on page 4 of this Policy.

**Administrator:** Means the appointed agent to provide claims administration for AIG for this Policy.

**AIG:** AIG Insurance New Zealand Limited.

**Cover:** Means the protection provided by the Policy.

**Covered Product:** The original product purchased by You and as identified on Your till receipt alongside this Accidental Damage Cover.

**Excess:** means the amount payable by You in the event of a claim.

**Gift Card:** means a store card redeemable for purchases at participating

The Warehouse or Warehouse Stationery stores nationwide.

**Goods & Services Tax:** All amounts referred to in the Policy include any GST that may apply.

**Original Purchase Price:** means the final purchase price You paid for Your product including any applicable taxes and GST.

**Policy:** Means this Accidental Damage Cover.

**Policy Wording:** Means the terms, conditions and exclusions outlined in this document that explains the coverage of Your Policy.

**Till receipt:** The document which confirms Your cover under this Policy.

**We, Us or Our:** Means AIG Insurance New Zealand Limited and any agents, appointed by Us or acting on Our behalf.

**You/Your:** Means the person or entity who purchases this Policy as named on the till receipt and who legally owns the product.

### THE FAIR INSURANCE CODE

AIG is signatory to the Fair Insurance Code. This is a code of practice that sets minimum service standards for insurance companies and describes the responsibilities that customers and their insurance company have to each other.

For information on the Fair Insurance Code, please view the Insurance Council of New Zealand website at <http://www.icnz.org.nz>.

## Dispute Resolution Process

AIG are committed to handling and complaints about this product and associated services efficiently and fairly. If You have a complaint about this product or associated services, You can contact AIG and request that Your matter be reviewed by management by writing to:

The Complaints Manager  
AIG Insurance New Zealand Limited  
PO Box 1745, Shortland Street  
Auckland 1140, New Zealand.

AIG are a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Consumer Affairs. If You are not satisfied with our handling of or the outcome of Your complaint You may, if You wish to take Your complaint to Financial Services Complaints Limited (FSCL), contact details are [info@fscl.org.nz](mailto:info@fscl.org.nz) or telephone 0800 347 257.

Full details of how to access the FSCL scheme can be obtained on their website [www.fscl.org.nz](http://www.fscl.org.nz). There is no cost to You to use the services of FSCL.

## PRIVACY ACT

Warehouse Stationery Ltd and/or The Warehouse Ltd, may collect information about You and the product to which this cover relates. You may not be able to obtain the benefits of this cover if required information is not provided. Information collected and held about You may be used from time to time to support the product, for claims management purposes, to update or inform You regarding the product and/or Your cover, for marketing and promotional purposes and generally to do business with Us. Information may from time to time be disclosed to, and collected from, our related parties, the manufacturer or importer of the product, AIG (the underwriter) and its related companies and claims administrator IUG. Under the Privacy Act 1993, individuals have rights of access to, and correction of, their personal information. You may gain access to or request correction of Your personal information by writing to: The Services Manager, Warehouse Stationery Ltd, PO Box 33470, Takapuna, Auckland 0740. You authorise Us, Our related parties and the recipient organisations set out in this privacy policy to send You commercial electronic messages for any of the purposes set out in the privacy policy.

To make a claim log onto  
[nzclaim.com/thewarehouse](http://nzclaim.com/thewarehouse)  
[nzclaim.com/warehousestationery](http://nzclaim.com/warehousestationery)  
or phone  
The Warehouse: 0800 48 55 99  
Warehouse Stationery: 0800 19 94 88

thewarehouse 

 warehouse  
stationery