CUSTOMER TERMS & CONDITIONS | Extendia Extended Warranty & Extendia ADLD Protection Plans

Welcome to Extendia Protection Plans. This document outlines the comprehensive terms and conditions governing the **Extendia Extended Warranty** and **Extendia ADLD** Protection Plans provided by **Coverwise Technologies Solutions Private Limited** (hereinafter referred to as **"Coverwise"**).

1. General Plan Overview & Eligibility

The Extendia Protection Plans provide comprehensive service coverage designed to replicate and extend the peace of mind offered by the equipment's original manufacturer. Subject to the specific plan purchased, coverage includes Extended Warranty (EW) and/or Accidental Damage & Liquid Damage (ADLD) protection.

- **Eligible Assets:** Mobiles, Tablets, Laptops, Desktops, Watches/Wearables, Air Conditioners, Television / Home Theatre systems, Refrigerators, Washing Machines, Water Purifiers, Microwave Ovens, Kitchen & Small Appliances and Dishwashers.
- **Device Condition:** Only brand-new appliances and equipment adhering activation window for the plan being opted.
- **Non-Transferability:** This protection plan is uniquely tied to the original asset (identified via unique IMEI / Serial / Identification Numbers) and the initial purchasing consumer. The contract is non-transferable to any other individual or asset.

2. Extendia ADLD Plan Terms

The Extendia ADLD Plan provides safety-net coverage against sudden, unforeseen physical or liquid damage occurring during normal, day-to-day handling of the protected asset.

2.1 Plan Activation & Cancellation

Activation Window	Plan must be activated within 24 hours of device purchase.
Cancellation Window	Cancellation allowed within 7 days from the policy purchase date, subject to policy terms.
Repair TAT	Repairs are completed within 7 working days from claim approval and device receipt at the authorized service center.

2.2 Key Service Features

Hassle-Free Claims Process	Authorized Service Center Repairs	Free Pick-up & Drop Facility	Cashless Repair Service

2.3 Scope of Coverage & Invoice Value Limits

- **Repair Coverage:** Coverage extends up to **80% of the original Product value.**
- **Inception Timeline Lag Rule:** No time lag or delay is admissible between the product purchase date, the risk inception date, and the plan purchase date. The Extendia ADLD coverage must be acquired simultaneously at the exact point of sale of the new device.

- **Claim Frequency:** There is no restriction on the number of admissible claims during the policy period, subject to the cumulative liability not exceeding the applicable coverage limit."

- **BER (Beyond Economical Repair):** Applicable when the estimated repair cost exceeds 80% of the device's Invoice Value. In such cases, the claim shall be settled as a total loss subject to the applicable depreciation and salvage policy.

2.4 Mandatory Deductibles Co-pay

Every logged claim under the Extendia ADLD plan is subject to a financial constraint framework that must be paid directly by the end customer prior to repair clearance:

An additional **5% mandatory co-pay** is applicable on the total invoice value amount of the device. (Co-pay shall be calculated on the original invoice value and not on repair cost)

Note: Additional Co-pay are mandatory and non-waivable on every ADLD claim. The customer must settle amounts prior to repair clearance.

2.5 Depreciation Policy

The following depreciation schedule applies for the purpose of Total Loss / BER settlement calculations under the ADLD plan:

Period / Coverage Year	Depreciation Rate
0 – 90 Days from Purchase	25%
91 – 180 Days from Purchase	35%
181 – 365 Days from Purchase	55%
Extended Warranty Period (2nd Year — Flat Rate)	25%

Depreciation is applied on the Invoice Value for Total Loss / BER settlement calculations.

3. Extendia Extended Warranty Plan Terms

The Extendia Extended Warranty Plan acts as a seamless continuation of the original manufacturer's warranty framework, kicking in the exact day after the official manufacturer's warranty expires.

3.1 Plan Activation & Cancellation

Activation Window	Policy must be activated within 90 days from the date of product purchase.
Cancellation Window	Cancellation allowed within 30 days from the policy purchase date, subject to policy terms.
Repair TAT	Repairs are completed within 10 working days from claim approval and product receipt at the authorized service center.

3.2 Key Service Features

Coverwise Authorized Service Center Repairs	Free Pick-up & Drop Facility	Cashless Repair Service

3.3 Scope & Chronological Rules

- **Defect Coverage:** The Extendia Extended Warranty will cover **only** the specific mechanical, electrical, and manufacturing defects/damages that were originally covered under the official standard Manufacturing Warranty.
- **Repair Coverage:** Repairs are covered up to the full **Product value.**
- **Maximum Extended Lifespan:** The combined tenure of the manufacturer's original warranty and the purchased Extendia Extended Warranty must never exceed an absolute total of **5 Years** for any appliance.
- **Enrollment Grace Period:** Any lag between the product invoice date and the plan purchase date must strictly not exceed a maximum cutoff window of **3 months**. Enrollment beyond 3 months from the asset's purchase invoice is invalid.
- **Claim Frequency:** There is no restriction on the absolute number of claims permissible during the Extended Warranty tenure, provided the cumulative repair value does not cross the total Sum Insured (Product value mentioned over the Original Invoice).
- **Zero Depreciation Benefit:** Zero Depreciation is applicable on **Refrigerators, Washing Machines, Microwave , Dishwasher and Air Conditioners**. No age-based depreciation will be applied on Total Loss settlements for these product categories.
- **Air Conditioner Gas Charging Special Proviso:** Refrigerant gas filling/charging for AC units is covered under the Extended Warranty programme **only and explicitly** if gas filling was natively covered within the scope of the original manufacturer's primary warranty.

4. Repair Logistics & Service Authorization

To maintain high standard quality controls and prevent unauthorized modifications, repairs must strictly adhere to the designated service network channels specified below:

4.1 Mobile Devices vs. Home Appliances Channel Routing

- **Smartphones, Tablets & Laptops:** All repair and maintenance jobs must be executed exclusively at the brand's officially **authorized service centers**.
- **All Other Home Appliances & Consumer Electronics:** Repairs for Desktops, Wearables, ACs, TVs, Refrigerators, Washing Machines, Water Purifiers, Microwaves, and Dishwashers must be directed and executed exclusively through **Coverwise Authorized Service Centers**. Repairs conducted at unauthorized third-party workshops will permanently void the plan.

4.2 Service Visitation & Logistics Fees

The cost of visitation, diagnostics, or logistics by service personnel or technicians based on an active complaint will be fully covered and paid only when the repair/replacement of components falls strictly within the verified, admissible boundaries of the underlying warranty/protection clauses. Unjustified or non-covered diagnostic visits will be billed directly to the customer.

5. Depreciation and Total Loss Framework

In cases where an asset is deemed irreparable or the estimated cost of repairs exceeds **80% of the original Sum Insured**, the claim will be treated under a Total Loss framework. Settlement is subject to salvage deductions and age-based depreciation scales applied directly to the original Invoice Value.

- **Standard Salvage Deduction:** A fixed salvage value retention of **10% of the product's original Invoice Value** is applied across all device types and categories upon a Total Loss settlement.

5.1 Depreciation Scales Matrix (Extended Warranty)

The following scales apply to Extended Warranty Total Loss settlements:

Asset Category Group	1st Year	2nd Year	3rd Year	4th Year
Smartphones & Tablets	25%	NA	NA	NA
LED/Home Theatre/ Air Cooler / Small Appliances etc	25%	35%	45%	60%

Note: Zero Depreciation applies to Refrigerators, Washing Machines, Microwave, Dishwasher and Air Conditioners under the Extended Warranty plan — depreciation rows above do not apply to these categories.

6. General Exclusions

Coverwise shall not be liable to indemnify or provide service execution for any damage or breakdown arising directly or indirectly from the following circumstances:

1. **Theft, Loss, and Misplacement:** Any incident involving theft, burglary, disappearing, mysterious dropping, or stolen assets is completely excluded.
2. **Installation & Shifting Transit:** Any physical damage, short-circuiting, or functional breakdown arising during the initial installation or during subsequent household shifting, transportation, or transit activities.
3. **Consequential, Bodily, & Property Damages:** Any personal bodily injury, medical complications, or third-party property damage resulting from the product breakdown, defect, explosion, or non-functionality.
4. **Software, Malicious Code & Data Assets:** Any operational failure caused by software activities, including operating system crashes, computer viruses, malware, firmware corruption, or data loss. Coverwise does not offer coverage or liability for any data recovery costs.
5. **Accessories & Consumables:** External or internal wear-and-tear consumables including batteries, remote controllers, external adapters, power cords, filters, decorative plastic panels, and supplementary structural accessories.
6. Rusting and Scaling is not covered.
7. Damage or repair arising due to Act of God and natural calamities is not covered.

7. Claims Filing Workflow

7.1 Claim Process

To ensure quick claim resolution, customers should follow the process below:

• 1. Register your claim by calling or sending a WhatsApp message to 9115 525 525, or email support@extendia.co.in.

• 2. Share the purchase invoice, IMEI/Serial Number, policy details and photographs/videos (where applicable).

• 3. Our customer support team will verify your claim and guide you through the next steps.
• 4. Upon approval, pickup/service will be arranged or you will be directed to the nearest authorized service centre.
• 5. After repair/replacement (as applicable), the product will be returned to you or made ready for collection.

Customer Support
Call & WhatsApp: 9115 525 525
Email: support@extendia.co.in

To initiate a successful claim, customers must strictly adhere to the following reporting criteria:

- **Mandatory Photographic Evidence:** High-resolution clear images depicting the physical damage or defect on the asset must be provided obligatorily at the exact time of logging the claim ticket.
- **BER(Beyond Economic Repair) or Any Commercial Settlement**: The timeline for settlement would be 10 working days from the date of receipt of documents required fornthe process.
- **Claim Intimation**: Cutomer need to intimate the damage or repair request within 24- 48 hours of the occurrence of the failure or damage.
- **Mandatory Documentation Triad:** The customer must produce the following original booking identifiers upon request:
  a. Original Purchase Invoice Date & Invoice Number
  b. Device Unique Identification Number / IMEI Number / Serial Number
  c. Manufacturer Make and Model details

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8. Amendments to Terms & Conditions

Coverwise Technologies Solutions Private Limited reserves the right, at its sole discretion, to amend, modify, update, endorse, add to or delete any provision of these Terms & Conditions, including but not limited to coverage, exclusions, deductibles, eligibility criteria, claim process, pricing and other policy terms, at any time without prior notice where permitted by law. Any such amendments shall become effective from the date notified through the Company's website, policy schedule, email, SMS or any other official communication channel.

9. Jurisdiction

All disputes, differences or claims arising out of or in connection with these Terms & Conditions or any protection plan issued by Coverwise Technologies Solutions Private Limited shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of the competent courts at Noida, Uttar Pradesh only.

10. Force Majeure

Coverwise shall not be liable for any delay or failure in performance caused by events beyond its reasonable control including natural disasters, war, riots, strikes, pandemics, governmental actions or system failures.

11. Privacy & Data Usage

By purchasing the plan and submitting a claim, the customer authorizes Coverwise to collect, use, process and share personal information with insurers, service partners and regulatory authorities solely for policy administration, claim processing and legal compliance.

12. Fraudulent Claims

Any fraudulent, misleading or fabricated claim, document or representation shall result in immediate rejection of the claim and termination of the protection plan without refund. Coverwise reserves the right to initiate appropriate legal action.

13. Customer Responsibilities

The customer shall use the product in accordance with the manufacturer's guidelines, promptly report any incident, provide accurate information and cooperate during claim investigation and repair.

14. Limitation of Liability

Coverwise's liability shall in no event exceed the applicable Sum Insured or Invoice Value as specified under the purchased protection plan.

15. Severability

If any provision of these Terms & Conditions is held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

16. Entire Agreement

These Terms & Conditions together with the Policy Schedule, Certificate of Insurance (where applicable) and any endorsements constitute the entire agreement between the customer and Coverwise.