

## PROTECT4LESS PROTECTION PLAN TERMS & CONDITIONS FOR JUMIA

### Important Contact Details

Claims: [claimshq@protect4less.com](mailto:claimshq@protect4less.com)

Working hours: **09:00 hrs to 18:00 hrs, Monday to Friday (excluding public holidays)**

### What are JUMIA Protect4Less Protection Plans (“Protect4Less Plans”)?

- **Protect4less Plans** are protection plans designed for a range of **eligible products** purchased from JUMIA;
- **Protect4less Plans** only cover for **incidents** and claims that can be serviced within the sold country;
- Claims are administered by ZH Middle East DMCC, UAE.

### What products are covered under Protect4Less Plans?

The range of **eligible products** for an **Protect4less Plan** include laptops, tablets, mobile phones, **desktop computers**, games consoles, digital video cameras and domestic appliances.

All **eligible products** must have been purchased by **you** and owned and used exclusively by **you** or a member of **your family** for personal use, and **not** for **commercial use**. It is also expressly **prohibited** to use the device in properties intended for **shared occupancy** by multiple families or individuals.

**Eligible products** are covered up to the specified limits based on the **Protect4less Plan** you purchased.

### Protect4Less Plans

Eligible products are covered under one of the following types of plans, **as per the plan purchased by you**:

- **Primary Warranty plan (“PW” plan)**

Under **PW plan**, **eligible products** can be covered for mechanical or electrical breakdown up to 6 months from the date on which the **covered product** was purchased. **PW Plans** are only available for branded products which are by Law eligible to be sold in the region of coverage, with a valid distribution and service network available. **PW Plans** are not applicable on DOA (Dead on Arrival) Units.

### General Conditions

1. DOA units and claims will not be accepted during first 15 days after sale/delivery of unit.
2. Warranty Does Not Cover any claims occurring due to transportation.
3. Customer needs to deliver units to nearest Service Center in the Geography sold / return via Jumia logistics
4. Cross Regional & Regional Lock Issues/Limitations are not covered under PW Plans.
5. Cosmetic damage - Scratches and Rust, Abuse or misuse, Insect infestation.
6. Consumable items - Batteries & Lamps
7. Power surge, Fluctuating voltage, Accidental Damage, Loss or theft.
8. Costs arising from incorrect installation, modification or maintenance.
9. Breakdowns caused by computer virus or realignments to Products.

## Benefit List

**Protect4Less Plan** coverage and limits are set out below.

Coverage & Limits	Mechanical or electrical breakdown
Limit	Purchase price of your covered product
Excess/Deductible	Nil
Number of repairs allowed during the <b>Protect4Less Plan period</b>	Unlimited, subject to the aggregate cost of repairs not exceeding <b>purchase price</b>
Maximum <b>Protect4Less Plan period</b> including underlying manufacturer warranty period	6 months
Replacement - in the event <b>your covered product</b> cannot be repaired	<b>Like for Like replacement with same/similar functions less depreciation or less previous aggregate cost of repairs – whichever is higher</b>
Reimbursement - in the event <b>your covered product</b> cannot be repaired and it is no longer available from JUMIA retail outlets	<b>Voucher for purchase price less depreciation or less previous aggregate cost of repairs – whichever is higher</b>

### How do I make a claim?

If **you** believe that **your covered product** has suffered a **mechanical & electrical breakdown** you must contact ZH Middle East DMCC or visit any JUMIA retail outlet to report the problem. Full details of **our** claims procedure can be found under the **How to make a claim** section of **your Protect4less Plan**.

### How do I make a complaint?

If **you** have a complaint about **your Protect4less Plan** you should must contact ZH Middle East DMCC. Full details of **our** complaints procedure can be found under the **General conditions** section of **your Protect4less Plan**.

### How do I transfer my Protect4Less Plan?

If **you** wish to gift **your covered product** and **your Protect4Less Plan** to a third party **you** should contact ZH Middle East DMCC. **You** will need to provide evidence that **you** purchased **your covered product**.

### Terms & conditions

This is **your Protect4Less Plan** terms and conditions and together with **your purchase invoice** constitutes **your** agreement with **us**. In return for the full payment for **your fees, your covered products** will be protected within the terms and conditions set out within **your Protect4Less Plan**.

In the event of a **Replacement or Voucher** issued as a claim settlement or the **Aggregate Cost of Repairs** reaches the Covered Limit, your existing **Protection plan** will **lapse** and will **not be valid** for any future claims on the new Device.

Only **eligible products** purchased through JUMIA retail outlets can be covered by a **Protect4less Plan**.

## Definitions

Some of the words in this **Protect4Less Plan** have specific meanings. These are explained below and have the same meaning wherever they appear in bold throughout this **Protect4Less Plan**.

**Covered product(s)** means an **eligible product** owned by **you** or a member of **your family** that **you** purchased from JUMIA.

The **Limit** in this Warranty refers to the maximum coverage amount, set at the original purchase value of the device. It signifies the extent of protection provided under the warranty. Any expenses (aggregate cost of repairs) beyond this limit are the responsibility of the device owner.

**Accessories** mean incidental items sold alongside or in conjunction with **eligible products**.

**Accessories** are only eligible for **EW Plans**.

The **Cost of Repairs** refers to the total expenses incurred in restoring the Covered Consumer Electronics to its normal working condition when it has experienced a malfunction, breakdown, or failure covered under this Warranty Agreement. This cost may include, but is not limited to, parts, labor, and any associated service fees required to repair or replace defective components. The aggregate Cost of Repairs shall not exceed the original purchase price of the Covered Consumer Electronics as specified in the original sales receipt.

**Depreciation** means the amount **we** will deduct from the **purchase price** of **your covered product** in the event that **your covered product** cannot be repaired or replaced. **We** will calculate the **depreciation** by applying 5% to the **purchase price** per each quarter beginning on the **start date** as follows:

Quarter	Depreciation
One	5%
Two	10%
Three	15%
Four	20%
Five	25%
Six	30%
Seven	35%
Eight	40%
Nine	45%
Ten	50%
Eleven	55%
Twelve	60%

The above table is only indicative and does not define the maximum percentage of depreciation chargeable. Depreciation per quarter will be charged as per plan tenure.

**Eligible product(s)** mean only electronic products that fall under the specified categories listed below:

- Desktop computers;
- Domestic appliances;
- Hand-held computer equipment including laptops, tablets and phablets,
- Mobile phones;
- Photographic equipment including cameras, camcorders and portable digital photo frames;
- Audio devices and home theatres;

- Video devices including televisions, DVD players and monitors;
- Home appliances, White goods, (SDA + MDA);
- Gaming devices

**Protect4Less Plan** means this document.

**Protect4Less Plan period** means the period beginning on the **start date** and expiring at the end of the additional years purchased.

**Family** means any member of **your** immediate **family** who live with **you** permanently at **your home** including **your** husband or wife, **your** children and/or **your** parents.

**Home** means the registered address supplied by **you** as **your** permanent place of residence.

**Incident** means an event or a series of events which result in the **mechanical or electrical breakdown** of **your covered product**.

**Mechanical or electrical breakdown** means the failure of **your covered product** due to any mechanical or electrical breakdown requiring repair or replacement of **your covered product** before its normal operation can be resumed.

**Fees** means the amount payable by **you** for **your Protect4Less Plan**.

**Purchase invoice** means the receipt provided to **you** when **you** purchased **your eligible product** from a JUMIA retail outlet. **You** must retain **your purchase invoice** during the **Protect4less Plan period** and provide this to **us** when **you** need to make a claim. If **you** cannot provide **your original purchase invoice** **we** will not be able to handle **your** claim.

**Purchase price** means the amount to be paid by **you** for **your covered product** excluding any credit charges, delivery charges, taxes, interest charges or delivery costs as shown on **your purchase invoice**.

**Start date** means:

- **Primary Warranty** - the purchase date of **your covered product** as shown on **your purchase invoice** and expires at the end of 6 months from the date purchased.

**We, our, us** means **ZH Middle East DMCC** of 3206, Mazaya Business Avenue AA1, Jumeirah Lake Towers, Dubai, UAE who is the administrator of **your Protect4Less Plan**.

**You, your** means an individual paying the Fees for the Covered Product including the individual's **family** who purchased **your covered product**.

### **Mechanical or electrical breakdown – What is covered**

If **your covered product** suffers **mechanical or electrical breakdown** during the **Protect4less Plan period** **we** will arrange for the repair of **your covered product** through **our** repair partner network. If it is not possible for us to repair or it is uneconomical for us to repair **your covered product**, we will replace **your covered product** with a same model product, or a similar specification item, via a voucher (Purchase price less deductible 10% {if applicable} & less depreciation 5% quarterly or

aggregate cost of repairs – whichever is higher) redeemable at JUMIA. This will be applicable both if **your covered product** model is available or no longer available.

In the event of a **Replacement or Voucher** issued as a claim settlement or the **Aggregate Cost of Repairs** reaches the Covered Limit, your existing **Protection plan** will **lapse** and will **not be valid** for any future claims on the new Device.

### Mechanical or electrical breakdown – What is not covered

#### Mechanical or electrical breakdown:

- covered by a manufacturer’s recall of **your covered product**;
- occurring during the manufacturer’s warranty period of **your covered product**;
- caused by mis-using **your covered product**, failure to follow the manufacturer’s instructions or overcharging **your covered product** e.g. bloated batteries;
- caused by any form of portable external storage media including but not limited to memory cards, USB memory sticks or other digital recording equipment used with **your covered product**;
- caused by wear and tear, rusting or other gradual deterioration due to normal use of **your covered product**;
- caused by **your** failure to follow the manufacturer’s instructions for **your covered product**;
- caused by any software or data installed on **your covered product** such as telephone numbers, ringtones, music, pictures, applications or videos;
- caused as a result of a virus;
- caused due to rooting, jailbreaking or installing custom ROMs or other software that may affect **your covered product’s** hardware;
- caused by any unauthorized repair or modification to **your covered product** undertaken by any unauthorised third-party repairer; and
- to **your accessories** if there are any signs of physical damage to **your accessories**.
- Any Accidental or Induced Damage to your device.

### General exclusions

#### We will not pay for:

- any **incident** occurring outside the **plan period**;
- any **depreciation** or **excess** applicable;
- routine servicing, inspection, maintenance, dismantling or cleaning of **your covered product**
- any claim where **you** are unable to provide proof of purchase of **your covered product**;
- any claim where the serial number of **your covered product** or the IMEI number for **your mobile phone** has been removed or tampered with in any way;
- any **incident** that results in **mechanical or electrical breakdown** or **accidental damage** to **your covered product** which is not reported to **us** within 15 days of discovery;
- any costs suffered by **you** as a result of not being able to use **your covered product** or any costs other than the repair or replacement cost of **your covered product**;
- any claim arising from the confiscation, requisition or destruction of **your covered product** by any government, public or legal authority;
- any costs incurred by **you** where a **mechanical or electrical breakdown** cannot be found with **your covered product**;
- any **mechanical or electrical breakdown** or **accidental damage** caused by war, terrorism, invasion, revolution or any similar event; and

- software malfunctions or other issues related to or caused by unauthorized software;
- styli, memory cards, selfie sticks, batteries, chargers, cables, cases, covers and any other similar items;
- **any covered product** which has been used for commercial purposes except printers.
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### How to make a claim

- If **you** believe that **your covered product** has suffered a **mechanical or electrical breakdown**, call us on 052 1240512 or visit your nearest JUMIA outlet.
- **You** will be asked to provide information regarding the **incident** in order that **we** can carry out an initial assessment of **your** claim. It may be possible that **we** will be able to rectify the problem over the telephone or in a JUMIA retail outlet.
- If it appears that **your covered product** will require a repair or replacement **you** will be asked to complete a claim form and give permission to **us** to service **your** claim.
- We will review your claim form and **we** may ask **you** to provide further information by email at [claims.uae@protect4less.com](mailto:claims.uae@protect4less.com) .
- **We** will handle all claim notifications within 48 hours.

### Portable covered products

If **your covered product** is portable **you** will then be asked to take **your covered product** to **your** nearest JUMIA retail outlet.

### White goods and non-portable covered products

**We** will arrange for a repairer to visit **your home** to assess **your covered product** and if in the opinion of the repairer it has suffered a **mechanical or electrical breakdown** will attempt to repair **your covered product** at **your home**.

**Overloading Clause: You agree not to overload the washing machine** beyond the manufacturer's recommended capacity. In the event that **damage** occurs due to **overloading**, the **plan** will **not** cover the cost of repairs. **You** are responsible for ensuring that the **washing machine** is used according to the **manufacturer's** instructions and that **reasonable care** is taken to **prevent damage**

If it is not possible for us to repair or it is uneconomical for us to repair **your covered product**, we will replace **your covered product** with a same model product, or a similar specification item, via a like for like device or a voucher (Purchase price less deductible 10% less depreciation 5% quarterly or aggregate cost of repairs – whichever is higher) redeemable at JUMIA. This will be applicable both if **your covered product** model is available or no longer available.

- **We** will endeavour to complete all claims within 14 working days from the date of **your** initial notification. **We** will inform **you** in advance of any delays which may arise if, for example, spare parts for **your covered product** are temporarily unavailable.
- If spare parts are not available and **we** are unable to repair **your** device within 14 working days **we** will provide **you** a standby device unit and/or **we** will replace **your covered product**.

- If **we** replace **your covered product** or reimburse **you** for the **purchase price less depreciation** or **Aggregate cost of repairs** – whichever is higher less any **excess**, **your damaged covered product** will become the property of **ZH Middle East DMCC**.

In the event of a **Replacement or Voucher** issued as a claim settlement or the **Aggregate Cost of Repairs** reaches the Covered Limit, your existing **Protection plan** will **lapse** and will **not be valid** for any future claims on the new Device.

## General conditions

### 1. Fees

**You** must pay the **Fees to us** unless **your Protect4Less Plan** is cancelled by **you** or by **us**.

If **you** fail to pay the **Fees** when due, **we** may terminate **your Protect4Less Plan**.

### 2. Reasonable Precautions

**You** must at all times maintain **your covered product** in a good state of repair and **you** must take all reasonable precautions to guard against its **mechanical or electrical breakdown**.

### 3. Other plans policies

If at the time of an **incident you** have other plans policies for **your covered product**, **we** will only pay **our** share of the claim.

### 4. Cancelling your Protect4Less Plan

**You** may cancel **your Protect4less Plan** within 14 days' of the purchase date for any reason, by mailing or delivering to **us** a notice of cancellation along with the original **Protect4less Plan** certificate.

If **you** do so **you** will be given a full refund of **your Fees**.

**We** may cancel **your Protect4Less Plan** at any time by giving **you** 14 days' notice in writing to **your** email address registered with us in respect of the remaining period of **your Protect4Less Plan**.

If **we** do so we will give you a pro-rate return of **your Fees**, provided there were no paid claims during this period of eligibility of the Plan.

### 5. Our right to recover from others

If **we** pay any benefit to **you** under this **Protect4Less Plan** **we** are entitled to recover such amounts from other parties or persons and by accepting benefits from **us** under this **Protect4Less Plan** **you** agree to transfer **your** rights of recovery against any other party or person to **us**. **You** must do everything necessary to secure these rights and **you** must do nothing that would jeopardise them.

### 6. What to do if you need to make a complaint

If **you** are dissatisfied with **our** service and wish to complain please contact **us**:

Telephone: 052 1240512

Email: [claimshq@Protect4Less.com](mailto:claimshq@Protect4Less.com); or

Write: P4L Device Protection - Complaints Division, The Customer Services Manager, Protect4Less Claims Management, P.O. Box 337172, Dubai, UAE

Working Hours: 09:00 – 18:00 UAE Time, Monday to Friday (excluding public holidays)

**We** aim to promptly solve **your** problems **you** may have at the initial point of contact. **Our** Customer Services staff are fully trained to deal with **your** complaint quickly and efficiently. However, **you** should inform **us** if **you** are dissatisfied with the response **you** have received.

**Your** complaint will then be escalated to **our** Customer Relations Team who will aim to resolve **your** complaint within two working days of receiving **your** complaint, where possible. If **our** Customer Relations

Team cannot resolve **your** complaint within this time, **we** will write to **you** within five working days and endeavour to resolve the problem within 14 days.

## 7. Fraud

If **you** or a member of **your family** or anyone acting on **your** behalf makes a false or fraudulent claim or supports a claim with false or fraudulent documents or statements including inflating or exaggerating a claim, **you** will lose all benefits and **your Fees you** paid for **your Protect4Less Plan**.

**We** will record this on anti-fraud databases and **we** may also notify other organizations. **We** may also recover any benefit **we** have already paid to **you** under **your Protect4Less Plan**.

## 8. Law

UAE law will apply to **your Protect4Less Plan**.

## 9. Language

The language of **your Protect4Less Plan** and all communications relating to it will be English.

## 10. Government authority

Neither party to **your Protect4Less Plan** shall have the right or authority to create any obligation, warranty, representation, or responsibility, expressed or implied, on behalf of the other party, to bind the other party in any manner whatsoever, in so far as any other party is concerned, outside of the terms, conditions and stipulations of **your Protect4Less Plan**, unless otherwise advised by the concerned Government authorities.