

## **Vodafone Idea Limited (VIL/Vi) – Handset Loss Insurance Terms and Conditions**

### **1. Overview**

The Handset Loss Cover ('Product') is offered to the eligible subscribers of VIL at no extra cost along with add on prepaid data recharge packs set out above by ABHICL.

The Product provides customers with handset protection from Aditya Birla Health Insurance Company Limited (ABHICL) against specified risks as per the terms of the insurance policy issued by ABHICL.

By purchasing the Packs, the customer agrees to be bound by these Terms and Conditions in addition to the terms and conditions applicable to the Pack

VIL may with or without cause immediately terminate the Plan or telecom services or modify these Terms and Conditions at any time for any reason without notice, if so required in view of business exigencies and/or guidelines issued / amended by TRAI, DoT and/or statutory changes and the same shall be binding on the Eligible Customers availing the Plan/telecom services.

VIL may in its sole discretion amend these Terms and Conditions from time to time without any prior notice. Such change shall be notified on the website [www.vodafoneidea.com](http://www.vodafoneidea.com). Your use of the Plan after such notice of any change shall be deemed to be your acceptance to such amended Terms and Conditions.

### **2. Eligibility**

- The Product is available only to active Vi prepaid subscribers having done recharge through any channel of the Packs set out above ("Eligible Customer/" You").  
The Pack does not have any service validity of its own. To continue to get the Product benefit, the Eligible Customer always needs to be active on a valid Vi recharge.
- Handset registered against the Eligible Customer's Vi number will only be considered.
- The Product is available only for the handset which meet the ABHICL eligibility criteria like device age, device condition etc. as stipulated by ABHICL.
- The device should not be older than 3 years at the time of purchase of the Pack

### **3. Scope of Coverage, Validity and Exclusions**

- The Product provides coverage for theft or loss of the registered handset. The coverage shall be governed strictly by the terms and conditions governing the Product as published by ABHICL and available on their website, and also by the insurance policy terms issued by ABHICL, including any exclusions, limitations, or claim conditions. VIL does not underwrite or determine the insurance claims.

#### **Exclusions:**

Exclusions Claims will not be paid in case of the following scenarios:

- Loss is due to delay or confiscation or detention by customs, police or other govt. authorities.
- Loss is due to its being left Unattended or forgotten by the Insured Person in a public place or in a Public Transport.

- Loss of baggage sent in advance or souvenirs and articles mailed or shipped separately.
- Loss or damage which is paid or refunded by the Common Carrier, hotel, agent or any other provider of travel and / or accommodation.
- Loss of software or data in the laptop/ tablet / mobile phone and any consequential loss.
- Any second hand or refurbished Gadgets.
- Detection of fraud
- Any loss that happens at the residence of the customer
- Non-submission of any of the required documents

#### **4. Purchase, Activation and registration**

- Customers can purchase the Pack through Vi's official website, Vi app, retail apps and third-party apps.
- On successful purchase, ABHICL will issue an SMS with the link for registration. Eligible Customer has to enter name, email Id, recharged mobile number, IMEI of the device on which the recharge is done and few more details as stipulated by ABHICL. Post entering the details, ABHICL will do the handset eligibility check on real-time basis and share the determined value of the handset and premium amount covered with a maximum cap of Rs 25000. Post the handset check, digital insurance policy document will be directly shared with the Eligible Customer on the recharged mobile number. VIL does not have any role or responsibility in the handset eligibility check.
- The insurance coverage shall commence as per the effective date mentioned in the certificate of insurance (COI) issued by ABHICL and will be applicable till the validity of the Pack.

#### **5. Premium and Refund**

- The premium amount, including taxes, will be displayed in the COI.
- Any refund on account of negative handset eligibility check (handset being older than 3 years) or any other ground, will be processed solely by ABHICL as per its terms and conditions. Vi shall have no responsibility or liability for refund.
- The refund amount would only be of the applicable premium amount as defined by ABHICL in the COI.

#### **6. Claim Process**

- Claims shall be raised by Eligible Customers directly with ABHICL.
- Eligible Customer must provide the stipulated documents as required by ABHICL for completing the claim formalities.
- ABHICL shall solely be responsible for the verification, approval, or rejection of claims.
- All issues or disputes relating to the Product or settlement of claims will be directly settled between You and ABHICL. No such complaint or request will be entertained by VIL.
- Vi shall not be responsible for any claim-related decision or delay.
- Claim will be rejected if Eligible Customer is not on a valid Vi pack during the time of claim process.

#### **7. Data Privacy**

You hereby authorize VIL to share your mobile number, IMEI, recharge value, time of recharge to ABHICL so as to enable you to avail the Product. Your acceptance of this Terms & Conditions will act as your consent to share the details with ABHICL. Your personal information will be stored and processed as mentioned herein and in accordance with VIL Privacy Policy

VIL has no responsibility and liability with regard to the privacy, safety and security of any information (including personal information) that you may have to share independently with ABHICL for availing the Product.

### **8. Liability Disclaimer**

- Vi's role is limited to facilitating customer access to the insurance Product.
- Vi shall not be liable for any policy rejection, claim delay, or non-settlement of claim by ABHICL.
- ABHICL retains sole responsibility for the insurance Product, coverage, claim handling, and any applicable premium refunds.

You further agree to indemnify, defend and hold VIL and its affiliates, officers, directors, agents and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your breach of these terms, or any violation of any law or the rights of any third party that occurs in connection with your use of the Plan or the Product.

For availing benefits of the Product (including settlement of claims) You shall have to agree to separate terms and conditions of ABHICL ("ABHICL T & C") which are independent of these Terms and Conditions. You acknowledge and agree that VIL does not have any control in respect of the ABHICL T&C under which the Product is offered. You acknowledge and agree that VIL is a mere facilitator in this Product.

### **9. Termination or Cancellation**

- Your product benefits will end in case you opt out of the telco pack
- Eligible Customers may choose to discontinue the VIL Service/recharge connection anytime. However, you need to be a valid VIL subscriber if you wish to continue availing the Product.

### **10. Governing Law and Jurisdiction**

These Terms and Conditions are governed by the laws of India. Any dispute shall be subject to the exclusive jurisdiction of courts in Mumbai, Maharashtra.

### **11. Claim Intimation & Escalation Matrix**

- Claim intimation Mail ID: [abhicl.inhousetravelclaims@adityabirlacapital.com](mailto:abhicl.inhousetravelclaims@adityabirlacapital.com)
- Address for Correspondence: Aditya Birla Health Insurance Co. Limited 15th floor, G Corp Tech Park, Kasarwadavali, Ghodbunder Road, Thane West -400615
- In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through our website: [www.adityabirlacapital.com](http://www.adityabirlacapital.com) Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)
- Toll Free: 1800 270 7000

### **12. Escalation Matrix:**

- L1: [divya.vaishnav@adityabirlacapital.com](mailto:divya.vaishnav@adityabirlacapital.com)
- L2: [yamshi.krishna@adityabirlacapital.com](mailto:yamshi.krishna@adityabirlacapital.com)
- L3: [vinod.rayala@adityabirlacapital.com](mailto:vinod.rayala@adityabirlacapital.com)