refurbed | evvy

Demands and needs statement

Demands and needs statement

Optional group insurance contract covering damage
EVYRBEDRWIE26 "**Breakage + Liquid Damage Coverage**"

INFORMATION ON THE DISTRIBUTORS

Refurbed Plus GmbH, a company under Austrian law with share capital of 35,000 euros, registered with the Austrian Trade and Companies Register under No. FN 576949f and registered with GISA as an insurance agent of the Insurer under No. 34720943, and **Evy Brokerage**, SASU with share capital of 1,000.00 euros, located at 38 rue des Mathurins 75008 Paris, registered with the Paris Trade and Companies Register under number SIREN 918 000 85 (hereinafter "**Us**").

Refurbed Plus GmbH acts as the agent of the insurer Axeria IARD registered with the Austrian authorities.

Evy Brokerage acts as insurance broker registered with Orias (www.orias.fr) under No. 22 006 093.

Our support is based on a consistency check: We check that the contract offered matches the protection needs linked to the device you have purchased.

The terms highlighted have the same definition as those indicated in your **Information sheet**.

European Directive (EU) 2016/97 - This sheet informs you of the parties to this contract, the identity of the insurer, intermediaries, essential elements of the insurance contract to which We want to draw your attention and the consistency and relevance of the insurance contract proposed.

Important: We recommend that you check that you are not already covered for the same risks elsewhere, such as by checking your multi-risk home insurance, the insurance linked to your bank card, etc.

Need help? Contact Evy if you have any questions about your contract

Email: support@evy.eu

Type of advice

The contract We are offering you is embedded affinity insurance, directly linked to the purchase of your Device. It is designed to meet a simple need common to all those purchasing the same type of Device.

In fact, this contract is standardised, that is to say its coverage, its price and its conditions are determined based on the item insured. Before selling it, We have carried out studies to make sure it is suitable and relevant for the community of users at which it is aimed: buyers of this type of Device.

For this reason, in the context of our advice:

- We present objective information on the contract proposed, in a clear and understandable manner, so that You can make an informed decision. This information is presented to you when you purchase the Device directly from our website www.refurbed.ie, then at each renewal ;
- We inform you, based on the objective information on the contract proposed and on the type of Device, how this contract meets the need You show by asking to insure your Device.

However, Our advice consists of checking the consistency between the device purchased, the coverage selected and your confirmed need. It does not constitute an analysis of your personal situation (your assets, your plans or your habits).

Enrolment process

This section describes the steps during which the insurance contract You was proposed to, so that You can check that it corresponds to what You have selected:

1	You have selected a mobile phone, tablet, laptop, smartwatch, headphones, earphones, games console or camera on the website www.refurbed.ie (the Device).
2	We have presented you with the insurance contracts suitable for this type of Device. These contracts are designed to meet the standard protection needs of those purchasing the same type of Device.
3	We have presented you with objective information on these contracts: a description of their main characteristics as well as provision of the Information Sheet, the Information document on the insurance product and this Information and advice sheet.
4	You have selected the insurance contract No. **EVYRBEDRWIE26** to cover your Device against the risks of Breakage and Liquid Damage, according to the coverage period and/or payment method that best suits You.
5	You have confirmed that you need this contract, are aware of all of the documents relating to this contract, that you want to enrol, and that you are not already covered for the same risks by another contract.
6	At the time of renewal, We will contact you before the expiry of your coverage to obtain your consent. We will provide you again with all information relating to the insurance contract.

Our proposal

The contract You have selected, No. **EVYRBEDRWIE26**, comprises the following coverage:

Breakage

Any destruction of or damage to the Device visible from the exterior and harmful to its proper operation.

Liquid Damage

Any accidental exposure of the Device to damp or to a liquid harmful to its proper operation and due to a sudden, unforeseeable event external to the Insured party and the Device.

We recommend that you also read the Information document on the insurance product and the Information Sheet carefully as they provide details of the coverage as well as the contract's limits and exclusions.

Important: We hereby inform you that the Device may be purchased separately, without taking out our insurance.

Our consistency checks are based on the offer You have selected:

YOUR SELECTION	CONSISTENCY	WHAT YOUR CONTRACT OFFERS
Protection against Breakage of your Device	✓	The insurance contract covers any destruction of or damage to the Device visible from the exterior and harmful to its proper operation.
Protection against accidental Liquid Damage to your Device	✓	The insurance contract covers any accidental exposure of the Device to damp or to a liquid harmful to its proper operation.
For the duration of the plan You have selected	✓	Your Device is covered for 1 or 2 years depending on the duration selected. In the event of a renewal, your coverage is renewed for the same duration.
No overlap with existing coverage	✓	You have confirmed that you are not already covered for this risk by another contract (home or payment method insurance or manufacturer's warranty).

Example of coverage in practice

Your phone, purchased for €800 inc. VAT 13 months ago, suffers Breakage or accidental Liquid Damage. Depending on whether the Device can be repaired or not, the coverage is as follows:

THE DEVICE CAN BE REPAIRED	THE DEVICE CANNOT BE REPAIRED
We repair your Device. The repair is fully covered, at no extra cost to you.	In the event of technical or financial non-repairability, the Insurer compensates you up to the Purchase value inc. VAT, after deduction of Depreciation of 20% and then the Excess of €100, i.e. €540, in the form of an E-gift card usable on www.refurbed.ie.

For more information on the applicable amount of the Excess and the rate of Depreciation, please consult your Information sheet.

General information

Who is the Insurer for this insurance contract?

The role of the Insurer is to compensate You in the event of a claim according to the conditions set out in the Information sheet for your insurance contract.

The Insurer for the insurance contract selected is Axeria IARD, a public limited insurance company with share capital of €38,000,000, with its registered office located at 129 avenue Félix Faure, 69003 LYON, registered with the Lyon Trade and Companies Register under No. B 352 893 200 and with a postal address of 26 rue du Général Mouton Duvernet - 69003 Lyon.

How are we paid?

In the context of the distribution of the insurance contract, We, Evy Brokerage as well as all of the insurance distributors involved in the distribution, receive a commission, that is to say remuneration included in the insurance premium paid by You to the Insurer.

How do I make a complaint?

Need help? Contact Evy if you have any questions about your contract

Email: support@evy.eu

If you have a complaint regarding the distribution or management of the insurance contract:

1

Initially, You can contact Evy using the following details:

- **Client portal:** https://refurbed.customers.evy.eu
- **Email:** complaints@evy.eu

Your complaint will be processed within 10 working days of it being sent.

If this period is not sufficient to process complaints, **Evy** will acknowledge receipt within this period and a response will be provided within 2 months.

2	If there is no response after 2 months, or if the response provided is unsatisfactory, You can contact the Financial Services and Pensions Ombudsman (FSPO) using the following details: ➔ **Website:** www.fspo.ie ➔ **Email:** info@fspo.ie ➔ **Post:** Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29 The FSPO cannot be contacted if legal proceedings are ongoing. Referral to the FSPO is the last amicable recourse before taking legal action. Complaints must generally be made to the FSPO within six years of the conduct complained of. The process is written, free and confidential. Further details on the process and conditions for accessing the FSPO are available on its website. Your rights regarding complaints exist without prejudice to any other legal recourse You may carry out at any time.

If you have a complaint regarding the commercial practices of Evy:

1	Initially, You can contact Evy using the following details: • **Email:** complaints@evy.eu Your complaint will be processed within 10 working days of its submission. If this period is not sufficient for the processing, **Evy** will acknowledge receipt of it during this period and a response will be provided within 2 months.
2	If You are a consumer, You may contact a consumer mediator for free to find an amicable solution to your dispute. The competent mediator is CNPM Médiation Consommation, You can contact them as follows: • **Online:** https://www.cnpm-mediation-consommation.eu/ • **By post:** Centre d'Affaires Stéphanois SAS - Immeuble l'Horizon - Esplanade de France - 3 rue J. Constant Milleret - 42000 - Saint-Étienne If an amicable solution cannot be reached through mediation, the dispute can be referred to the competent courts in accordance with the law.

How and when is it possible to renounce enrolment?

You have 30 days from your enrolment and at each renewal of the contract to renounce your contract, with no reason or justification required. However, if You have received one or more free months, this period starts from the payment of the first premium.

You can renounce your enrolment if You access your Refurbed customer space using the following link: https://refurbed.customers.evy.eu.

You will receive a refund of any sums already paid within thirty (30) calendar days of your request to renounce our services. As soon as your request is sent, your enrolment and your Coverage will be deemed to have never existed.