

Customer Information and General Conditions of Insurance

Sunrise smart protect (July 2022 edition for policies dated from 01.07.2022)

The following customer information provides a concise overview of the identity of the insurer and the key contents of the insurance policy.

1. Who is the insurer? Chubb Insurance (Switzerland) Ltd ("CISL") is a part of the Chubb Group under the holding company Chubb Limited, which has its registered office in Zurich and is listed on the New York Stock Exchange (NYSE). In addition to sanctions imposed by Switzerland, CISL is therefore also subject to other national limitations as well as certain US statutes and provisions which may prohibit it from granting insurance cover to certain natural or legal persons or from making payments to such persons or from insuring certain types of activities in connection with certain countries such as Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

2. Notices and correspondence

All declarations intended for CHUBB which affect the contract must be sent to our service partners in the form agreed in accordance with the insurance conditions or required by law at one of the following addresses otherwise they will be deemed not to have been made:

a) General correspondence:

- Sunrise LLC, Thurgauerstrasse 101B, CH-8152 Glattpark (Opfikon)
- insurance@sunrise.ch

b) Notifications of claim:

- Callpoint AG, Avenue de Tivoli 3, CH-1700 Freiburg / Fribourg
- Online claims portal: www.chubbprotect.ch
- service@chubbprotect.ch

All declarations to be given by CHUBB will be deemed to be effective if they are made in the form agreed in accordance with the insurance conditions or required by law and sent to your last known Swiss postal or email address.

We would therefore ask you to let us know of any change of address without delay.

CHUBB is entitled to amend the addresses specified for declarations to be made to CHUBB on a unilateral basis.

3. Who is the policyholder? The policyholder is Sunrise LLC whose registered office is at Thurgauerstrasse 101B, CH-8152 Glattpark (Opfikon), hereinafter referred to as "Sunrise".

4. Who is the beneficiary? The beneficiaries are insured persons whose place of residence is in Switzerland or in the Principality of Liechtenstein and who have concluded a valid mobile telephone contract with Sunrise and are included in the group insurance contract between Chubb as the insurer and Sunrise as the policyholder.

5. What is insured? The authorised devices, the insured risks and the scope of cover are specified in the description of services, the mobile telephone contract and the General Conditions of Insurance. There is an excess for each insured event (exclusive of taxes and duties). The amount of the excess is calculated according to the device class (i.e. the unsubsidised sales price of the mobile telephone, tablet or smartwatch including taxes at the time when the contract was concluded). Chubb reserves the right to appoint a third party to request and collect the excess (factoring). The commencement and termination of cover, the insured risks, the extent of the cover and its exclusions can be found in the General Conditions of Insurance below. This insurance cover is indemnity insurance.

6. How is the premium calculated? The amount of the premium is based on the valid premium for the respective device class at the time when the contract was concluded, i.e. the unsubsidised sales price including taxes.

7. What are the payment terms? The premium is payable on a monthly basis. The monthly insurance premium is collected by the policyholder via the monthly mobile telephone bill.

- 8. What duties and obligations do you have as a beneficiary?** During the term of the contract and in an insured event:
- a) the beneficiary must register the IMEI number or serial number of the insured mobile telephone, tablet or smartwatch. Otherwise the mobile telephone, tablet or smartwatch cannot be identified as an insured device.
 - b) the insured mobile telephone, tablet or smartwatch must be treated carefully, kept in a reasonable condition and protected from damage.
 - c) the policyholder or Chubb must be informed of any changes relevant to the contract, e.g. change of name or address of the beneficiary or change of a mobile telephone contract holder.
 - d) in the event of any damage to the mobile telephone, tablet or smartwatch, the claims service specified in the service description must be informed truthfully about the cause and circumstances of the damage without delay in written or electronic form or by telephone.
 - e) if available, the SIM-card must be removed from the damaged mobile telephone, tablet or smartwatch before sending the mobile telephone, tablet or smartwatch in the event of a claim being accepted.

9. Term of the insurance cover The minimum term and the methods of termination for the insurance policy are specified in the General Conditions of Insurance.

10. Right of revocation and effects of revocation

The insured person can revoke their inclusion in the group insurance contract in writing or in any other form that can be evidenced in writing. The revocation period is 30 days and commences as soon as the insured person has confirmed their inclusion. The revocation period is met if the insured person gives notice of revocation to Sunrise or posts their notice of revocation by the last day of the revocation period. There is no right of revocation for provisional cover and for agreements with a term of less than one month. The effect of revocation is that inclusion in the group insurance contract will be void. The insured person must reimburse any benefits already provided. The insured person does not owe Sunrise any further payment. If it is equitable to do so, the insured person must reimburse Sunrise in part or in full for the costs of specific clarifications undertaken by Sunrise in good faith with regard to the inclusion in the contract.

11. How does Chubb handle your data? Chubb processes data arising from processing claims and uses such data particularly for calculating the premium, for evaluating risk, for handling insured events and for statistical analysis. Hard or electronic copies of the data are stored. If required, necessary data is forwarded to involved third parties, i.e. other involved insurers, authorities, lawyers, external service providers and adjusters. Data may also be forwarded in order to detect or prevent insurance fraud. Personal data is exclusively processed in Switzerland and within the EU in compliance with Swiss and European data protection legislation. Further information on data processing (including the purposes, the data recipient, retention and the data subject's rights) can be found in Chubb's data processing policy. This can be accessed at <https://www.chubb.com/ch-en/footer/privacy-policy.html> or obtained from Chubb Insurance (Switzerland) Ltd, Data Protection Officer, Bäregasse 32, 8001 Zurich.

General Conditions of Insurance

Chubb Insurance (Switzerland) Limited, whose registered office is at Bäregasse 32, CH-8001 Zurich, hereinafter referred to as "Chubb", is liable for the benefits agreed and specified in this insurance document for the customers entitled to benefit (insured persons) in accordance with the group insurance contract with Sunrise LLC, hereinafter referred to as "Sunrise" or the Policyholder. The benefits are defined in the General Conditions of Insurance and also by the provisions of the Swiss Insurance Contract Law.

1. Commencement, term and fundamental requirements for cover

1.1 Inclusion in the insurance contract and commencement of cover

Inclusion as an insured person in the group insurance contract for Sunrise smart protect is possible if there is a valid Sunrise mobile telephone contract. Cover commences on the date of inclusion in the insurance.

If inclusion in the insurance contract does not take place at the same time as the insured device is purchased but at a later date, there shall be no entitlement to benefit for a period of 14 days from the commencement of the insurance (cooling-off period).

Insurance cover only exists for devices that were free from any previous damage at the time the insurance policy was concluded and if the relevant insurance premium has been paid for the time when the insured event occurred.

1.2 Minimum term and termination

The minimum term for Sunrise smart protect is 1 month. Insurance automatically extends for a further month unless it is terminated by way of notice of 1 month to the end of the following month being sent to Sunrise LLC.

The insurance will terminate automatically in any event if the Sunrise mobile telephone contract is terminated.

2. Right of revocation and effects of revocation

The insured person can revoke their inclusion in the group insurance contract in writing or in any other form that can be evidenced in writing and by using the online customer portal "My Sunrise", the Sunrise Hotline (Tel: 0800 707 505) or in the Sunrise Shop. The revocation period is 30 days and commences as soon as the insured person has confirmed their inclusion. The revocation period is met if the insured person gives notice of revocation to Sunrise or posts their notice of revocation by the last day of the revocation period. There is no right of revocation for provisional cover and for agreements with a term of less than one month.

The effect of revocation is that inclusion in the group insurance contract will be void. The insured person must reimburse any benefits already provided.

The insured person does not owe Sunrise any further payment. If it is equitable to do so, the insured person must reimburse Sunrise in part or in full for the costs of specific clarifications undertaken by Sunrise in good faith with regard to the inclusion in the contract.

3. Insured object

Cover extends to mobile telephones and tablets purchased from Sunrise or a third party in Switzerland or Liechtenstein and registered within 12 months of original purchase, subject to verification of the original value.

Smartwatches, insofar as Sunrise has confirmed that these are insurable, must have been purchased from Sunrise.

4. Beneficiary

The beneficiary is the person who uses the insured mobile telephone, tablet or smartwatch under a Sunrise mobile telephone contract as the contract holder or authorised user or the IMEI number of which is noted in this contract. The insurance cover ends if the insured mobile telephone, tablet or smartwatch is sold.

5. Insured events and benefits

5.1 Device protection (damage to the insured mobile telephone / tablet or smartwatch)

If as a result of a sudden or unforeseeable external influence (e.g. dropping, pressure, falling, heat, fire, cold or contact with any type of liquid) the insured mobile telephone, tablet or smartwatch is damaged to such an extent that it cannot be used in the normal way or if the mobile telephone, tablet or smartwatch breaks down, Chubb is entitled to decide, taking into account the information on the notification of claim provided by the beneficiary, whether to repair the damaged mobile telephone, tablet or smartwatch or to replace it with the same model from the same manufacturer, usually an as-new replacement device, or if such a device is not available, with another device of the same type and quality.

5.2 Settling claims by way of repair
Following the successful notification of a claim and a decision by Chubb to repair the damaged mobile telephone, tablet or smartwatch, an agreement will be reached with the beneficiary in relation to sending the device. Chubb or its claims service provider will provide a free of charge package label for this purpose. The damaged mobile telephone, tablet or smartwatch will be repaired by a service provider appointed by Chubb and returned to the beneficiary at an address agreed in advance. If it is technically impossible or not economically viable to repair the insured mobile telephone, tablet or smartwatch or in the event of a total loss, Chubb reserves the right to settle the claim by replacing the damaged mobile telephone, tablet or smartwatch.

5.3 Settling claims by replacement
If it is technically impossible or not economically viable to repair the insured mobile telephone, tablet or smartwatch or in the event of a total loss, Chubb will organise a replacement with an as-new mobile telephone, tablet or smartwatch. The damaged mobile telephone, tablet or smartwatch will be replaced by a service provider appointed by Chubb upon receipt with the same model from the same manufacturer, usually using an as-new replacement device. If such a device is not available and / or it is not economically viable to procure such device due to discontinued production or supply bottlenecks, the defective device will be replaced with a device of the same value. A device of the same value is deemed to be a device of the same type / model, if available, or alternatively a device of any other type / model up to a maximum value of the purchase price or "non contract" price of the damaged insured mobile telephone, tablet or smartwatch. In this event Chubb will present appropriate final suggestions to the insured person.

5.4 The beneficiary must pay an excess for each insured event. The excess is based on the classification of the insured mobile telephone, tablet or smartwatch in the respective device class.

For the device class of up to CHF 399.99, the excess for the 1st claim is CHF 30 and CHF 50 for the 2nd claim and any further claims.

For the Class from CHF 400 to CHF 599,99 the excess is CHF 50 for the first claim and CHF 80 for the second claim and any subsequent claims.

For the Class from CHF 600 to CHF 799,99 the excess is CHF 60 for the first claim and CHF 100 for the second claim and any subsequent claims.

For the Class from CHF 800 to CHF 1'049,99 the excess is CHF 80 for the first claim and CHF 100 for the second claim and any subsequent claims.

For the Class from CHF 1'050 to CHF 1'699,99 the excess is CHF 90 for the first claim and CHF 100 for the second claim and any subsequent claims.

For the Class from CHF 1'700 to CHF 2'500 the excess is CHF 100 for the first claim and CHF 100 for the second claim and any subsequent claims.

5.5 Warranty extension (breakdown)
Insurance cover exists for the break-down of the device for a maximum of 3 years including the warranty provided by the device manufacturer or by Sunrise, i.e. a maximum of 3 years from the commencement of the manufacturer's warranty. Breakdown includes: production, construction or material defects that cause at least a malfunction of the insured mobile telephone, tablet or smartwatch.

6. Uninsured events

- 6.1 Losses caused as follows are not insured:
- a) by normal wear and tear, oxidation;
 - b) by the battery (running out, incorrect use, etc.);
 - c) by failure to observe the manufacturer's operating instructions;
 - d) by using non-original or third party accessories (e.g. power cables);
 - e) by modifications to the original features of the insured mobile telephone, tablet or smartwatch;
 - f) arising as a result of grossly negligent or intentional acts by the beneficiary;
 - g) by repair, service and maintenance or cleaning works;
 - h) by leaving, misplacing and losing the device;
 - i) by confiscation by authorities irrespective of whether or not such confiscation of the mobile telephone, tablet or smartwatch occurred as a result of illegal activities;
 - j) by viruses;
 - k) by the beneficiary committing or attempting to commit crimes, offences or fraud in accordance with the Provider's General Terms and Conditions.

- 6.2 The following damage / events is / are not insured:
- a) material or manufacturing defects;
 - b) technical faults that are covered by warranty claims or that are not caused by external influences;
 - c) scratches, scuffs and abrasions;
 - d) deformations, unless this affects functionality;
 - e) discolouration; data corruption, loss of data;
 - f) depreciation and pure financial loss, loss of use, loss of data, postage and transport costs (return, repair, etc.);
 - g) software damage;
 - h) defective batteries;
 - i) indirect losses incurred as a result of the insured event (financial loss, loss of use, loss of profit, expenses, etc.);
 - j) theft and/or robbery.

6.3 Damage to the casing or external parts of the insured mobile telephone, tablet or smartwatch, as long as its correct function is not affected.

6.4 Losses caused by acts of war or terrorism, all kinds of disturbance, measures taken to counter such disturbances and losses caused by natural disasters, epidemics and pandemics.

6.5 Losses resulting from incidents involving atomic, biological or chemical substances.

6.6 Losses as a result of artificially created or naturally occurring shock waves or sound waves.

6.7 Events covered by the manufacturer's or seller's warranty or liability.

6.8 Events that had already occurred at the time of the commencement of the insurance policy.

6.9 If the insurer refuses to provide benefits, any costs for the return of damaged mobile telephones, tablets or smartwatches already sent for repair requested by the insured person must be borne by the beneficiary.

7. The beneficiary's obligations and duties regarding conduct

7.1 The beneficiary is obliged to comply fully with its contractual or statutory duties of reporting, disclosure and conduct.

7.2 The beneficiary is under a duty to do everything possible to contribute to the mitigation of the loss and to investigate the circumstances of such loss.

7.3 If the beneficiary is also able to claim benefits which have been provided by Chubb from a third party, they must safeguard these claims.

7.4 The insured event must be reported without delay to Chubb or the service partner appointed by Chubb to receive notifications of claim.

7.5 The beneficiary is obliged to unlock the insured and damaged mobile telephone, tablet or smartwatch (where necessary), i.e. to remove the personal PIN lock, deactivate the technical theft protection function and make it accessible for Chubb for the purposes of settling the claim in accordance with Clauses 5.1 and 5.2 (and sub-clauses).

7.6 The beneficiary must back up all data before handing over the mobile telephone, tablet or smartwatch for repair or replacement. No guarantee is provided for retaining data. No liability is accepted for the loss of data during the repair or before the replacement.

7.7 The claim must be substantiated and evidence must be provided. The following documents must be sent to the Chubb contact address provided at Clause 11 at the request of Chubb:

- Application confirmation or contract extension confirmation and evidence of purchase / invoice including IMEI number and purchase price.
- Police statement / police report (if requested by Chubb)
- Completed claim form (if requested by Chubb)

7.8 If the claim is settled by replacement the beneficiary is obliged to hand over the damaged mobile telephone, tablet or smartwatch to Chubb or an authorised service provider, thereby transferring ownership to Chubb.

8. Consequences of breaching obligations and duties regarding conduct

8.1 The obligations and duties regarding conduct listed in this contract and the consequences of breaching such obligations and duties regarding conduct are not exhaustive; further ones arise under the Insurance Contract Act.

8.2 Duty of disclosure in an insured event

If the person subject to the obligation has culpably breached their duty of disclosure in an insured event, the insurer is authorised to reduce the indemnity by the amount by which it would have reduced in the event of timely disclosure.

The insurer is not bound by the contract if the person subject to the obligation has failed to provide notification without delay with the intention of preventing the timely assessment of the circumstances surrounding the occurrence of the suspected event.

8.3 Duty to mitigate loss

If the person subject to the obligation has culpably breached their duty to mitigate loss, the insurer is authorised to reduce the indemnity by the amount by which it would have reduced had such obligation been fulfilled.

8.4 Duty to provide documentation and information

If the person subject to the obligation fails to issue or submit the information and evidence necessary for the assessment of the insurance claim within 30 days following a written request from the insurer including a threat of default consequences, the insurance claim will lapse.

8.5 In the event of the breach of any other contractually agreed obligations and duties regarding conduct, the insurer's duty to provide benefit will lapse. This legal consequence does not apply if:

- the breach is deemed not to be culpable according to the circumstances; or
- the person subject to the obligation proves that the breach has not affected the occurrence of the suspected event and the extent of the benefit owed by the insurer - provided that they relate to an obligation or duty regarding conduct which could actually affect the occurrence of the suspected event or the extent of the benefit owed by the insurance company.

9. Limitation

Claims lapse five years after the occurrence of the event establishing the duty to provide benefit.

10. Jurisdiction

Claims against Chubb may be submitted to the court with jurisdiction for the registered office of the company or for the Swiss place of residence of the beneficiary.

11. Contact address

Sunrise Protect Customer Service on behalf of Chubb Insurance (Switzerland) Ltd

Authorised Service Provider:
Callpoint AG
Avenue de Tivoli 3
CH-1700 Freiburg / Fribourg

Hotline: +41 (0)58 400 79 97*

E-Mail: service@chubbprotect.ch

Internet: www.chubbprotect.ch

(*The cost corresponds to the cost of a local rate call. The costs can vary per provider.)

