



# PROTECTION PLAN

## Introduction

Welcome to the BNP Paribas Leasing Solutions Device Protection. This protection was created to protect our device in the event it is stolen or deemed to be damaged beyond economical repair and needs to be substituted. We hope you never need to report a loss on the BNP Paribas Leasing Solutions Device Protection but if you do, you should follow the claim process below.

## General Conditions

For easier access to you, this protection is provided in addition to your accepted subscription with ACER. We will not collect from you more than your regular rental agreement payments. You must keep the covered equipment secure, in a good working state at all times, and take all reasonable precautions to prevent loss or misplacing.

This device protection offers high level of security and fast claim process, ensuring that the device is always at your disposal.

## What is taken in charge?

Damage to or destruction of covered device, or loss of covered device by theft, or loss of covered device accidentally or unintentionally.

Damage or destruction of the covered device caused by action taken by any civil authority at the time of a fire to prevent its spread.

## What is not taken in charge?

Electrical or mechanical breakdown of the covered device due to faulty design, material, construction, installation or repair.

Wear and tear or any cosmetic damage which does not affect the ability of the covered equipment to safely and properly perform its intended function.

Any interruption to your business, or any other indirect losses, which result from a claim under the subscription period.

Any claim that you become legally liable to pay because of bodily injury or mental injury or disease or destruction of or damage to property belonging to a third party.

Voluntarily parting with the covered device or any dishonest or criminal act, fraudulent scheme, trick, or false pretence deployed by you.

Negligent use, wilful abuse or misuse of the device by you.

## Geographical Coverage

Our protection will cover against direct physical loss that occurs during the period of the subscription to:

- a. Devices located within the Geographical Limits of the European Economic Area (EEA), and within the jurisdiction of each accepted subscription; or
- b. Devices located anywhere else in the world but only for a period of up to 30 consecutive days

from any cause of loss covered under the terms of this protection.

## Limit of indemnity

### Repair and Replacement

Unless limited below, the protection covers:

- a. For a loss determined as a total loss, the replacement of the covered device with a device of the same kind and quality; or if we request it, the stipulated loss value.
- b. For any loss other than a total loss, the cost of repair but only if the cost of repair is less than the full replacement of the covered device.

## Parts of Equipment

In the event of loss to any covered device which is made up of several parts when it is complete, our protection will only cover for the value of the part or parts included in the loss, unless other parts of the covered device become unusable because of that loss, situation in which there is a cover of the total value of all parts of the covered device which have become unusable.

## Claims

When an event as related to the covered device, as soon reasonably possible, you must:

- a. Call the telephone number **+49 4102 7069 813** and explain the situation that may have led to a claim under the device protection plan. You will be then redirected to the BNP Paribas Leasing Solutions claims handler. Provide further details as requested by the operator, in order to verify the validity of the claim against our full terms and conditions so the claim process of the device protection plan can be activated; and
- b. Notify the police in the jurisdiction in which the loss took place of any loss or damage by theft or attempted theft; as soon as possible supply them with a full list and description of the missing covered equipment; and when requested, provide a police report and/or crime number.
- c. If you or anyone acting on your behalf or with your knowledge or connivance make a fraudulent claim for loss under our device protection plan, no cover is provided under this protection plan for that loss.

## Complaints

For any complaint regarding this protection plan, please contact us in writing at the following address: BNP Paribas Lease Group S.A., Zweigniederlassung Deutschland, Hohenstaufenring 62, 50674 Köln, Deutschland. E-Mail: [schaden.ls@bnpparibas.com](mailto:schaden.ls@bnpparibas.com)