This information sheet provides a general overview of purchase protection insurance with credit cards. It does not reflect all the terms and conditions of the insurance contract and specific conditions concerning your insurance interest and requirements. The terms and conditions of the contract are provided in the Terms and Conditions of Purchase Protection Insurance for Swedbank AS Credit Cards, Purchase Protection Plan for MC Private Banking Card of Swedbank AS.

This is a translation. In case of a dispute, the Estonian version of the Insurance Product Information Document is valid.

**What is this type of insurance?**

Purchase Protection Insurance proposes a wide range of insurance cover in case of any sudden and unexpected event that damages your purchased item.

### What is insured?

- The insured person and person equated with you specified in Terms and Conditions, is a person who holds a valid Fixed Payment, Revolving, Gold Revolving or Platinum (except Visa Platinum charge) Credit Card or Private Banking debit card issued by Swedbank AS.
- The insurance contract covers any sudden, unforeseen event involving an insured item that happens against your will, as a result of which the insured item is damaged or destroyed or you lose possession thereof, other than the exclusions set out in the insurance terms and conditions.
- Insured are durable goods (means items meant for personal final consumption having a service life of no less than three years), which are in your possession and for which you paid the merchant using a credit card or via a transfer from your limit account.

**Sums insured:**

- Sum insured means the maximum sum to be indemnified by us for every insured event that is specified in the Purchase Protection Insurance Terms and Conditions.
- A maximum indemnity limit may apply for certain risks or expenses in the cases provided in the Purchase Protection Insurance Terms and Conditions.

### What is not insured?

- The following are not covered (the complete list is provided in the insurance terms and conditions):
  - second-hand items, except sample products on display on the seller’s premises;
  - motor vehicles, including watercraft and aircraft, their engines, equipment, parts and accessories;
  - items left without supervision in a public place;
  - items reconstructed, repaired or reproduced as of the moment of making the purchase or thereafter;
  - items purchased for resale or professional or business-related purposes.

### Are there any restrictions on cover?

- Purchase Protection Insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):
  - a fault that is subject to compensation under the warranty issued by the manufacturer or the seller;
  - deterioration of the insured item or damage resulting from or the consequence of ordinary use (e.g. the loss of a golf or tennis ball);
  - use or maintenance of the insured item in conflict with the manufacturer’s instructions;
  - damaging the insured item in the course of processing it (incl. cutting, sawing and moulding).

### Where am I covered?

- Whole world.
### What are my obligations?
- You are obliged to provide accurate information to us.
- We expect you to use your purchases for their designated purpose, with due care, without causing loss or danger to other persons, as well as not to increase the probability of occurrence of insured risks through any act or failure to act.
- Please notify us and submit the claim notice about the insured event as soon as possible.
- Do everything within your power to limit and prevent any further loss and identify the circumstances of and reasons for the event, the extent of and the person who caused the loss.

### When and how do I pay?
No separate fee is charged for insurance contract with credit card or Private Banking debit card.

### When does the cover start and end?
According to the credit card agreement insurance is available for you when credit card agreement is entered into with the Swedbank AS and remains in force for as long as the credit card agreement continues in force. Insurance cover enters into force according to the Terms and Conditions.

The insurance cover starts from the moment of receiving the insured item from the seller and lasts for 180 days.

### How do I cancel the contract?
You can cancel the purchase protection insurance contract by terminating the credit card agreement.