


MOBILE
Effective
September 2025

PRODUCT CARE®

Discover all the benefits of
Product Care

Available at Harvey Norman®
Insured and powered by **Allianz**  | Allianz
Partners

Product Information

Thank You for choosing to protect Your Mobile Phone with a Product Care Mobile Policy.

Please ensure that You keep Your Original Documents that record the purchase of both Your Mobile Phone and this Product Care Mobile Policy. The Original Documents constitute proof of the purchase and in the event of a claim, the Original Documents may need to be produced.

Your Product Care Mobile Policy is underwritten and provided by AWP P&C S.A. – Dutch Branch, trading as Allianz Partners Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, Corporate identification No 33094603, is registered at the Dutch Authority for Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and authorised by the Central Bank of Ireland for conduct of business.

The administrator of Your Product Care Mobile Policy is Frith Service Contracts Ltd, Business Number 373654 (trading as Brightside), who is registered and regulated by the Central Bank of Ireland under No C51103.

Product Care is provided by Us and made available for You to purchase from the Retailer.

Your Eligibility

You must be 18 years or older and a resident of the Republic of Ireland to purchase a policy.

Statement of Suitability

Product Care Mobile Policy is typically suitable for customers who wish to protect their mobile phone against the risk of Accidental Damage.

Product Care Mobile Policy does NOT cover everything. You should read this policy carefully and make sure it provides the cover You need.

In particular, please read the What's Not Covered section on page 3.

You may already possess alternative insurance for some or all of the features and benefits provided by this mobile insurance product. It is Your responsibility to investigate this.

The Retailer has not provided You with any recommendation or advice on the suitability of this insurance product. You have come to Your own decision as to whether this product meets Your particular demands and needs.

Summary Of Cover

What You Are Covered For

Replacing or repairing Your registered Mobile Phone in the event of:

- Either 12 and or 24 months Accidental Damage, including liquid damage, screen damage and any damage that causes a Mechanical or Electrical Failure of Your Mobile Phone.

Your Mobile Phone must be purchased from a Harvey Norman Ireland Retail Store to avail the Product Care Mobile Policy.

What You Are NOT Covered For

- You need to pay a deductible every time You make a successful claim for Accidental Damage, this is the Excess Fee. Your Excess Fee depends on Your Mobile Phone and is payable for every accepted claim and must be paid before Your claim is settled. For full details of how much Excess Fee is payable, please refer to 'Accidental Damage Cover' page 6 of the terms and conditions below.
- Theft of Your Mobile Phone;
- Loss of Your Mobile Phone;
- Consequential loss of any kind; including Unauthorised Call Abuse;
- More than 2 valid claims for repair under the Accidental Damage cover;
- Accidental Damage to Your Mobile Phone outside of the Republic of Ireland;
- Failure of Your Mobile Phone caused by mechanical or electrical breakdown not resulting from Accidental Damage;
- Any information or data lost through Accidental Damage of the Mobile Phone or when it is being assessed or repaired. It is Your responsibility to undertake backups of all Your data.

For full details of what's NOT covered in Your Policy please see below in the "What's Not Covered?" on pages 9 to 11.

The protection provided to You under Your Product Care Mobile Policy is subject to the terms and conditions starting on page 6.

PROTECTION



1 Year or 2 Years Accidental Damage Protection

Depending on the term you choose, Product Care Mobile covers You for accidental drops, spills, cracked screens and unintentional accidents for either 12 or 24 months. Your Original Documents will record the term selected by you at the time of purchase.



Replacement

If We cannot fix the product, We will replace it. SPEC for SPEC.



Transferable

If You sell Your Mobile Phone, or provide it as a gift to someone, Your cover and any unredeemed entitlements can be transferred to the new owner. Simply contact Our Customer Care Team to arrange transfer of ownership.

For all enquiries, to transfer ownership or to lodge a claim contact the Customer Care Team on:

1800 200 503

Monday to Friday 9.00am to 5.30pm
(Excluding public or bank holidays)
or email customerservice@brightsideco.ie

You can also register Your claim online, 24 hours a day, by visiting
www.productcareclaims.ie

SUPPORT

You have access to a range of support options to ensure You get the most out of Your purchase.



Customer Care Team

Customer service and administration of Your Policy, including claims handling, enquiries and complaints is handled on Our behalf by Frith Service Contracts Ltd, Business Number 373654 (trading as Brightside), located at Unit 85/86, First Floor Boardwalk, Omni Shopping Centre, Santry, Dublin, D09 P8K3, who is registered and regulated by the Central Bank of Ireland under No C51103.

Call **1800 200 503** to speak with the Customer Care Team who are available to help You with any enquiries or questions You may have.

The Customer Care Team are available:

Monday to Friday: 9:00am to 5:30pm

Closed Weekends and Public Holidays



Easy Claim Process

Making a claim is simple and the Customer Care Team are here to help You through every step of the process. Simply:

1. Register Your claim online at www.productcareclaims.ie or call the Customer Care Team on **1800 200 503**
 2. Have Your original purchase receipt handy to register the details of Your claim
 3. Please have a description of Your fault ready for the Customer Care Team
 4. Let the Customer Care Team take care of the rest!
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Terms and Conditions

General

If You have purchased more than one Mobile Phone on the same purchase receipt, then Your Product Care Mobile Policy (Your Policy) will only cover those Mobile Phones specifically described on Your Original Documents as being covered. Product Care Mobile is only available to purchase from Harvey Norman Ireland on the date of purchase of Your Mobile Phone.

Term

The term of Your Policy will be clearly stated on Your Original Documents as either a one or two year policy, depending on the term You have purchased. Coverage is only available on Mobile Phones with a purchase price over 95 Euro.

Accidental Damage Cover

If Your Mobile Phone is accidentally damaged during the term of Your Policy, We will, at Our discretion, repair or replace Your Mobile Phone, subject to any applicable Excess Fee, terms and conditions, exclusions and limitations of Your Product Care Mobile Policy. If Your Mobile Phone is repaired it may be repaired with new or refurbished parts. If in Our view it is not possible or not economical to repair Your Mobile Phone then We will replace Your Mobile Phone in accordance with the Replacement Terms below. Where only a part or parts of Your Mobile Phone has been damaged, We will only pay for the repair or replacement of that particular part or parts.

You will be required to pay an applicable Excess Fee each time You make a claim under Accidental Damage cover. The applicable Excess Fee is determined by the Original Purchase Price of Your Mobile Phone:

- If Your Mobile Phone's Original Purchase Price is more than €500 You will be required to pay an Excess Fee of €100; or
- If Your Mobile Phone's Original Purchase Price is €500 or less You will be required to pay an Excess Fee of €50; or
- If Your Mobile Phone's Original Purchase Price is €200 or less You will be required to pay an Excess Fee of €25.

Accidental Damage cover commences on the date You purchase Your Product Care Mobile Policy.

You will not be able to claim further under Accidental Damage cover when:

- (i) the term of the Policy has elapsed from the date You purchased Your Product Care Mobile Policy;
- (ii) You receive a replacement Mobile Phone where Your Mobile Phone is replaced following a valid claim under Accidental Damage cover (Note that if Your Mobile Phone is replaced, this shall constitute fulfilment of this Policy and the faulty Mobile Phone will become Our property); or
- (iii) You have made 2 valid claims for repair of Your Mobile Phone under Accidental Damage cover.

Your cover under Accidental Damage and Your Product Care Mobile Policy will end if Your Mobile Phone is replaced by Us with a Replacement Item.

You should note that in such circumstances, the term of Your Policy concludes.

Your cover under Accidental Damage will also end if We repair Your Mobile Phone twice under Accidental Damage cover. For clarity, where Your Mobile Phone is repaired once, the Policy will not automatically come to an end and You may claim during the term of Your Policy subject to its terms and conditions.

Accidental Damage cover is for the Mobile Phone only.

Accidental Damage cover does not cover items such as chargers, docking stations, external speakers, components, cases or wiring classified by Us as 'accessories' or 'consumables' and not built in or on the base unit, such as mounting kits, memory disks or disk, disposable memory devices, sim cards, carrying cases or stylus pens, or any other parts/components requiring regular maintenance.

Replacement Terms

If Your Mobile Phone costs more than €95 and it is not economical for Us to repair Your Mobile Phone at Our sole discretion, We may replace Your Mobile Phone with a new phone that is its nearest equivalent. We may, at Our sole discretion, replace Your Mobile Phone with Refurbished Stock. Refurbished Stock has the following grading:

Grade A: The part or mobile is in immaculate condition with minimal signs of use. In most cases it will have no signs of use at all.

Grade B: The part or mobile is in very good condition. There will be signs of scratches but will not include deep scratches and no significant signs of heavy wear and tear. This will not affect the functions of the phone.

In the event that We replace Your Mobile Phone, We will take into account features, quality and specifications of the original item as well as the operating system and the availability of the technology.

The value of the replacement phone shall not exceed the Original Purchase Price You paid for Your Mobile Phone. Due to changes in product technology and availability, the replacement phone We supply may have a lower selling price and is not limited to the original manufacturer brand of Your original Mobile Phone. Replacement price differences, if any, will not be refunded.

If We cannot repair Your Mobile Phone or offer a suitable replacement, We may arrange for You a store credit for use with the Retailer or cash settlement. The value of any store credit or cash settlement that We arrange for You will not exceed the Original Purchase Price of Your Mobile Phone. The decision to repair, replace, offer a store credit or cash settlement is always at Our sole discretion.

If Your Mobile Phone is replaced, a store credit is given or a cash settlement is made, this shall constitute fulfilment of this Policy and the faulty item will become Our property.

Availability Of Service

We always try to complete repairs in the shortest amount of time possible, however, We are not responsible for delays caused by factors beyond Our control such as manufacturer delays in supplying parts.

What's Not Covered?

Your Product Care Mobile Policy does not cover:

1. Faults or failure of Your Mobile Phone caused by mechanical or electrical breakdown not resulting from Accidental Damage;
2. Mobile Phones with a value under €95 or more than €2300 at the time of purchase;
3. Refurbished or second hand Mobile Phones;
4. Theft and/or loss of Your Mobile Phone or any consequential loss, including Unauthorised Call Abuse;
5. Defects or design faults that are covered by the original product manufacturer or distributor whether or not through the process of a product recall;
6. Repairs or replacements that have been organised without following the claims procedure listed in this document or without Our authority;
7. Costs, except where specifically mentioned in these terms and conditions, costs associated with freight, transportation or delivery for Your Mobile Phone;
8. Costs associated with installation, updating, routine maintenance, cleaning or servicing of Your Mobile Phone;
9. Costs associated with any damage caused by a third party service provider that occurs during transportation, installation, uninstalling, dismantling or re-installation of Your Mobile Phone;
10. Consequential losses or damage of any type, including but not limited to loss of enjoyment, loss of intellectual or sentimental value of Your Mobile Phone;

11. Any single claim amount which exceeds the Original Purchase Price of Your Mobile Phone;
12. Any Mobile Phone which has had its serial or IMEI number removed, defaced or altered;
13. Claims where at the time of purchasing the policy, You were aware of something that would give rise to You making a claim;
14. Any and all Pre-existing Conditions that occur prior to the Purchase Date of Your Mobile Phone and/or any Mobile Phone sold used, damaged, or “as-is” from the Retailer, distributor and or manufacturer when it was first sold;
15. Recovery or repossession of Your Mobile Phone for any reason whatsoever;
16. Fraudulent or dishonest acts on Your part or with Your consent;
17. Any damage to Your Mobile Phone, where the incident causing the damage occurred outside of the Republic of Ireland;
18. Costs to replace any data including but not limited to software, games, wallpapers, logos, videos, ringtones or downloads stored on the Mobile Phone, SIM card, memory card, any other storage component of the Mobile Phone, We do not provide You any data recovery services under this cover;
19. Accessories such as, but not limited to chargers, headphones, microphones, cords and cables, sim cards and memory cards;
20. Any damage to Your Mobile Phone that is cosmetic only or does not otherwise affect its performance and/or functionality;
21. Wear and tear, including but not limited to home buttons and power buttons;
22. The acquisition or destruction of Your Mobile Phone by order of any government, public or statutory authority;
23. Your Mobile Phone that is intentionally damaged. If We find evidence of intentional damage, We are not obligated to repair or replace Your Mobile Phone;

24. Accidental Damage caused by war, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labour disturbance, lockout, or civil commotion;
25. Losses or Accidental Damage due to third party actions, fire, insects, animals, exposure to weather conditions, seepage, pollution, flooding, electro-magnetic pulse, acts of god or consequential loss of any nature;
26. Damage from abuse, misuse, neglect, introduction of foreign objects into Your Mobile Phone, mechanical or electrical breakdown, unauthorized modifications or alterations to Your Mobile Phone, failure to follow manufacturer's instructions;
27. Costs associated with investigative services where no problem can be found or where claim was found to be invalid;
28. Claims as a result of You acting illegally or breaking any government prohibition or regulation.

Transferring Your Product Care Mobile Policy

Your Policy can be transferred to a new owner at the sale of Your Mobile Phone providing advice from You is given to Our Customer Care Team. Please call **1800 200 503**, during operating hours as shown on page 4 or mail Your advice to the address on page 4.

Data Protection Notice

You should note that, by virtue of Your engagement or interactions with Us or by virtue of providing Us with personal information on You or individuals connected with You (for example directors, employees, representatives or clients), You will provide Us and Our related entities and agents with personal information which constitutes personal data within the meaning of the General Data Protection Regulation (Regulation 2016/679, as amended, the "Data Protection Legislation").

We as data controller, may collect, store and use Your personal data for the following lawful purposes: (i) to provide this product care policy/warranty to You or to investigate, assess and pay claims under Your Policy (i.e. where this is necessary for the performance of the contract); (ii) where this is necessary for compliance with a legal obligation to which We are subject; and/or (iii) for direct marketing purposes (i.e. where this is necessary for the purposes of the legitimate interests of Us or a third party). Should We wish to use Your personal data for other specific purposes (including, if applicable, any purpose that requires Your consent), We will contact You.

Our full privacy notice, which outlines Our data protection obligations and Your data protection rights, is available on Our website, www.productcareclaims.ie or at www.brightsideco.ie, and contains information on the following matters:

- the types of personal data We may collect and who We anticipate sharing it with;
- a description of the purposes and legal bases for which the personal data may be used;
- details on the transfer of personal data, including (if applicable) to entities located outside the EEA;
- details of data protection measures taken by Us;
- an outline of the various data protection rights of individuals as data subjects under the Data Protection Legislation;
- information on Our retention policy;
- contact details for further information on data protection matters.

14 Day Cooling Off Period

If You wish to cancel Your Product Care Mobile Policy within 14 days of the purchase date of Your Policy and You have not made a claim, the Retailer will refund the amount You paid for Your Policy.

Cancellation Of Your Policy

By You

You can cancel Your Policy by calling the Customer Care Team on 1800 200 503. You may request to cancel Your Policy at any time without any cancellation fee. Any unused Premium that You have already paid at the time of cancellation will be refunded by the Retailer. We will cancel Your Policy at the monthly anniversary of the date You purchased Your Policy. If there is a refund applicable, the Retailer will provide a pro rata refund of any remaining complete months of Your annual premium.

By Us

We may cancel Your Policy, without notice, if:

- You do not pay Your premium; or
- You make a claim We believe to be fraudulent; or
- For any other reason allowable at law.

In the event We cancel Your Policy We will provide You 30 days written notice to Your last known address or by way of email correspondence to the email address You provided.

What You Must Do

You must do the following things. If You do not, We may refuse to pay a claim, reduce the amount that We pay and/or cancel Your Policy.

- You must keep Your Mobile Phone in a sound state of repair at all times.
- You must take reasonable precautions to prevent damage of Your Mobile Phone at all times.
- Accidental Damage claims must be made within 10 days of the occurrence of any event.
- Where a claim is settled with a replacement Mobile Phone, You pass all rights, title and ownership of the claimed Mobile Phone to Us.
- If You make a claim, You agree to cooperate fully with the requirements of the claims processes set out in 'Making a Claim' and supply any additional information that may be required to settle Your claim.

Definitions

Accidental Damage: means physical damage which occurs as a result of a sudden, unforeseen and unexpected event that affects Your Mobile Phone so it no longer functions normally. The event must arise from a single identifiable incident. This includes liquid damage, screen damage and mechanical and electrical accidental damage.

Excess Fee: means the deductible You have to pay each time You make a claim which is accepted under Accidental Damage cover.

Customer Care Team: Frith Service Contracts Ltd, Business Number 373654 (trading as Brightside), located at Unit 85/86, First Floor Boardwalk, Omni Shopping Centre, Santry, Dublin 9, who is registered and regulated by the Central Bank of Ireland under No C51103. By the Central Bank of Ireland for conduct of business.

Mechanical or Electrical Failure: means a sudden or unforeseen failure of Your Mobile Phone arising from a mechanical or electrical fault.

Mobile Phone: the mobile telephone We have agreed to insure as shown on the original purchase receipt and tax invoice issued by the Retailer.

Original Documents: means Your original purchase receipt and tax invoice issued by the Retailer which sold Your Mobile Phone to You.

Original Purchase Price: means the amount shown on the purchase receipt and/or Tax Invoice being the cost of Your Mobile Phone. Purchase Date: means the date shown on Your Original Documents as the Purchase Date of Your Product.

Pre-existing Condition: the Product covered under Your Policy, has suffered a fault and/or Accidental Damage before You purchased the Mobile Phone.

Purchase Date: the date shown on the Original Documents that You purchased Your Product Care Mobile Policy for Your Mobile Phone.

Refurbished Stock:

A used Mobile Phone in equivalent specifications whose condition is in equivalent or better condition than Your Mobile Phone.

Replacement Terms: means the paragraphs in this document under the heading “Replacement Terms”.

Retailer: refers to the selling Retailer or an authorised agent of the selling Retailer whose name appears on the original purchase receipt and/or tax invoice as the supplier.

Unauthorised Call Abuse: the cost of unauthorised calls made from Your Mobile Phone.

You, Your: means the person or persons named as the purchaser on the Original Documents.

Your Policy, Your Product Care Mobile Policy: means the Product Care Mobile Policy that You have purchased with Your Mobile Phone as set out in these terms and conditions.

We, Us, Our: refers to AWP P&C S.A. – Dutch Branch, trading as Allianz Partners Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, Corporate identification No 33094603, who is registered at the Dutch Authority for Financial Markets (AFM) No 12000535 and is authorised by L’Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and authorised by the Central Bank of Ireland for conduct of business (Allianz Partners Europe).

Notes

Complaints Procedure – Customer Care

We at AWP P&C S.A. (trading as Allianz Partners Europe) take Our customer service and the customer service of Our partners seriously and want to hear about any problems that You may have had with Your claim or the level of service with which You have been provided. To notify Us of these issues, please collect all the relevant information on Your query and direct it to

**Frith Service Contracts Limited
The National Warranty Manager
85/86, 1st Floor Boardwalk,
Omni Shopping Centre, Santry, Dublin, D09 P8K3.**

Our Customer Care Team will confirm the receipt of Your complaint within 48 hours of receiving it and will endeavour to have a resolution to Your complaint within 5 working days. If You are not satisfied with the outcome of Your complaint, You may refer the matter to the Financial Services and Pensions Ombudsman for independent arbitration.

Visit www.fspo.ie or write to

**Financial Services and Pensions Ombudsman,
3rd Floor Lincoln House, Lincoln Place,
Dublin 2, D02 VH29,**

Phone: **(01) 567 7000** or email info@fspo.ie

You can also refer the matter to the Central Bank of Ireland, 73 North Wall Quay, North Dock, Dublin. PO Box 559, Dublin 1.
Phone: 01 224 6000.

Your Legal Rights

In the event of a problem with Your Mobile Phone, You may have rights at law against the seller or manufacturer of the Mobile Phone under warranties or guarantees expressed or implied by mandatory provisions of law.

Your Product Care Mobile Policy does not replace these rights or make them void. However, You can choose to claim under Your Policy and Your claim will be handled quickly and efficiently by Our Customer Care Team. For further information about Your legal rights We suggest You contact the

**Competition and Consumer Protection Commission at
Bloom House, Railway Street, Dublin 1, D01 C576,**

Consumer helpline **1890 432 432** or visit www.ccpic.ie

If You have any questions or queries about Your Product Care Mobile Policy, please don't hesitate in contacting Customer Care Team.

For all enquiries, to transfer ownership or to lodge a claim contact on: **1800 200 503**

Monday to Friday: 9.00am – 5.30pm
(Excluding public or bank holidays)

customerservice@brightsideco.ie

Claims Procedure - Making a Claim

Before calling please conduct a basic check of Your Mobile Phone.



Is Your Mobile Phone charged and turned on?



Have You checked Your manufacturer's instruction booklet?
Many manufacturer's instruction booklets contain "trouble shooting" tips.

If the problem still persists follow the simple claims procedure to make a claim under Your Product Care Policy. Please have Your Original Documents ready. You can raise a claim by either:



Going online at www.productcareclaims.ie



Calling on **1800 200 503** from Monday to Friday,
9:00am to 5:30pm
(excluding public or bank holidays).



One of the friendly customer service representatives will verify
Your details and assist You with Your query.