

Object and Electrical Appliance Insurance (Sell though electronic channel (Online))

Term & Condition

Warning:

Customer should read and understand the full details of coverage and condition before making decision to purchase Insurance

Coverage

Appliances Protection provides coverage for Damage or Loss of the Insured object to:

1. Physical accidental damage; or
2. Water damage
3. Fire, lightning, explosion; or
4. Earthquakes, volcanic eruptions, tsunamis

Conditions of the Insured Object That Can Be Insured

1. Equipment Insured is a new device purchased online via TikTok
2. Brand and type of device as listed on the policy

Insured Object

Gadgets: Smartphones, tablets, smartwatches, laptops & laptop accessories, portable gaming consoles, cameras & camera accessories, MP3/4 players, portable speakers, headphones/earphones

Electronic: Home appliances, televisions, audio visual equipment, speakers

Coverage Period

360 days

Territorial Limit

Worldwide

Deductible

10% of claim amount applicable for each and every claim

Policy Cancellation and Refund

Short-rate applies if cancellation is made after you have confirmed receipt of your insured object on TikTok over 15 days. TikTok will only process refunds following your payment method.

Important General Exclusions

1. Damage to the insured object caused by:

- i. Improper use or misuse.
- ii. Faulty or defective design, materials, or workmanship
- iii. Deterioration or expiration due to the condition of the product itself, deformation, distortion, or wear and tear.
- iv. Corrosion, rust, extremes or changes in temperature, dampness, dryness, wet or dry rot, fungus, shrinkage, evaporation, loss of weight, pollution/pollutants, contamination
- v. Change in color, flavor, odour, texture or finish, light reaction, vermin, insects, marring or scratching.
- vi. Damage to batteries
- vii. Wind, rain, hail, frost, snow, flood, sand, or dust that cause damage to insured property which is electrical appliances or electronic equipment located outdoors or stored in open sided buildings
- viii. Loss, theft, robbery, or gang robbery, or damage resulting from an attempt to do so
- ix. Damage or malfunction of the mechanical or electrical breakdown of the insured property

2. Any incident that did not occur within the insurance period

3. Acts of fraud or dishonesty

4. War / war-like and terrorism

5. Nuclear reaction, nuclear radiation or radioactive contamination.