# Swappie Care

## Insurance Product Information Document

Version 1.0
Valid from 03.11.2026

Insurer and product manufacturer:
Nordic Guarantee Försäkrings AB, Org. no. 516406-0112
Insurance undertaking supervised by Finansinspektionen, Sweden, providing this insurance in Italy on a cross-border basis

Responsible intermediary:
Keyhole ApS, CVR-nr. 40320377
Insurance intermediary supervised by Finanstilsynet, Denmark, entered in the IVASS elenco annesso al RUI

Distributed by: Swappie Oy (Org. no. 2692328-4), Itämerenkatu 3 A, 00180 Helsinki, Finland, acting as ancillary insurance intermediary under the responsibility of Keyhole ApS - Contact: info@swappie.com

*This document provides a summary of the key information about this insurance product. Complete pre-contractual and contractual information is provided in the policy conditions. This is not a warranty, service contract, or guarantee. Your statutory rights against Swappie as seller remain unaffected.*

### What is this type of insurance?

Swappie Care is a non-life device insurance that covers accidental damage, internal malfunction and undamaged replacement of your device. An approved claim is normally settled as an electronic Voucher. If Voucher redemption becomes generally unavailable, Nordic Guarantee will instead provide the benefit as a cash payment in accordance with the Policy Conditions.

### What is insured?

Your device is insured for 90% of the price of an equivalent device on swappie.com on the date the voucher is issued (or the closest available model), capped at your original purchase price. Normally paid as a Voucher. Cash payment applies only where Voucher redemption has become generally unavailable, as described in the Policy Conditions.

#### Covers included

- ✓ Accidental damage — sudden physical damage from an external event (impact, drop, liquid).
- ✓ Internal malfunction — sudden internal component failure not caused by external damage.
- ✓ Undamaged replacement — return your undamaged device for a voucher based on 90% of its value on swappie.com that day, capped at what you paid for it.

### What is not insured?

This list shows some examples of things that are not covered by Swappie Care. Please note that the list is not exhaustive. You can find the full overview of exclusions in the policy conditions.

- ✗ Theft, disappearance, or unexplained loss of the device.
- ✗ Opening or repairs by anyone other than a Swappie authorised repair provider.
- ✗ Intentional damage caused by you. Gross negligence may result in a proportionate reduction of the benefit.
- ✗ Indirect losses, including lost data, use or profit.

### Are there any restrictions on cover?

This list shows some examples of situations where a claim may not be covered by Swappie Care. Please note that the list is not exhaustive. You can find the full overview of restrictions in the policy conditions.

- ! Maximum two (2) vouchers within any 12-month period. The 12 months are counted from the date a voucher is used - an unused voucher that expires doesn't count.
- ! The voucher is valid for 14 days from issue.
- ! To qualify, your device must have a readable IMEI or serial number, show no unauthorised repairs, and have the device lock (Apple Find My or Google Find My Device) turned off.

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nordicguarantee

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### Where am I covered?

✓ This insurance applies to consumers resident in Italy. The benefit is normally provided as a Voucher redeemable at swappie.com. If Voucher redemption becomes generally unavailable, Nordic Guarantee will instead provide the benefit as a cash payment in accordance with the Policy Conditions.

### What are my obligations?

At purchase: provide complete and accurate information.

Premium: pay on time in accordance with your chosen billing frequency.

Contact Swappie promptly at info@swappie.com with your policy reference, device IMEI/serial number, and a description of the issue.

Ship the device to Swappie, using the method specified, within 14 days of receiving return instructions — Swappie covers the shipping cost. Once handed to the specified carrier, the device is at Swappie's risk.

Before you send the device in: turn off the device lock (Apple Find My or Google Find My Device) and sign out of your account.

### When and how do I pay?

Your premium is based on what you paid Swappie for the device (before any discount codes or coupons), and you'll find it on your purchase confirmation email. The price at checkout includes 21.25% Italian insurance premium tax (imposta sulle assicurazioni).

Choose how you pay when you buy: monthly in advance, or one upfront payment covering a full year.

You'll see the available payment methods at checkout.

If your premium ever changes, Swappie will let you know in advance. If a premium is not paid, your cover is suspended - see below.

### When does the cover start and end?

Cover period: Your cover starts when the policy is issued and continues for as long as premiums are paid, up to a maximum of 5 years. Each insurance period is 1 month and renews automatically unless you cancel.

If you prepay 12 months: We'll email you at least 30 days before the prepaid period ends with your renewal options. Unless you choose another 12 months, your cover continues on monthly payments.

If a payment is missed: cover is suspended from 24:00 on the 15th day after the due date until 24:00 on the day you pay. Losses during suspension are not covered, and after 6 months the contract may end.

If we end your cover: Nordic Guarantee can only end or decline to renew your policy on grounds permitted by law - never at will - and will always tell you in writing, with the reason and the date it takes effect.

### How do I cancel the contract?

You can cancel any time - just contact Swappie customer service, or follow the instructions in your confirmation email.

Refunds: If you've prepaid, you'll get back whatever premium you haven't used yet, worked out day by day. With monthly payments, there's usually nothing left to refund. If you're cancelling to upgrade, any unused premium carries forward as credit toward your new policy.

Right of withdrawal: You have 14 days from when the policy is concluded, or from when you receive the contract terms if that is later. Use the "recedere dal contratto qui" function on swappie.com. You get a full refund of the premium paid. You lose this right if you make a claim within the 14 days.