



Mobile Phone Insurance

Insurance certificate - Plus insurance

The insurance consists of the following documents:

- The insurance certificate
- The insurance terms: Terms & Conditions Plus insurance from 01.07.2026
- Norwegian Insurance Contracts Act ("FAL")
- Norwegian law in general

Policyholder	: Lyse Tele AS (hereafter ice), org.nr.912 672 808, Breiflåtveien 18, 4017 Stavanger, has entered into a group insurance agreement with the insurer.																
Insured member/insured	: The person (also referred to as you) who has purchased and/or is a registered user of the mobile phone included in the insurance contract.																
Insurer (the company)	: AmTrust International Underwriters DAC., 6-8 College Green, Dublin 2, DO2 VP48, Ireland. Reg.nr. 169384 (AmTrust).																
What the insurance covers	: The insurance covers a mobile phone (without accessories) purchased from ice for which Plus insurance has been taken out.																
What the insurance includes	: The insurance covers accidental damage, loss and theft that occurs from normal usage during the insurance period when you or your immediate family are in possession of the mobile phone.																
When the insurance applies and renews	: The insurance applies from the time of purchase until the date of maturity; it is then automatically renewed for one year at a time unless the insurance is terminated. The insurance agreement's date of maturity is 1 January each year. You can cancel the insurance at any time by contacting ice. The insurance ends automatically if your mobile subscription with ice is no longer current and valid.																
Where the insurance applies	: Worldwide.																
Insurance premium	: The price of the insurance appears on your mobile subscription invoice and is paid monthly. For more information see www.ice.no .																
Sum insured	: Maximum NOK 40,000 per insurance policy.																
Excess	: The excess in the event of damage, theft or loss depends on the mobile phone's recommended price (incl. VAT) at the time of purchase and the number of claims that have been made in an 18-month period: <table border="1" data-bbox="496 1111 1190 1285"> <thead> <tr> <th>Price guide (incl. VAT)</th> <th>First claim</th> <th>Second claim</th> <th>Third claim or more</th> </tr> </thead> <tbody> <tr> <td>NOK 0 - 5,000</td> <td>NOK 500</td> <td>NOK 1000</td> <td>NOK 1500</td> </tr> <tr> <td>NOK 5,001 – 12,000</td> <td>NOK 1000</td> <td>NOK 1500</td> <td>NOK 2000</td> </tr> <tr> <td>NOK 12,001 –</td> <td>NOK 1500</td> <td>NOK 2250</td> <td>NOK 3,000</td> </tr> </tbody> </table>	Price guide (incl. VAT)	First claim	Second claim	Third claim or more	NOK 0 - 5,000	NOK 500	NOK 1000	NOK 1500	NOK 5,001 – 12,000	NOK 1000	NOK 1500	NOK 2000	NOK 12,001 –	NOK 1500	NOK 2250	NOK 3,000
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Safety regulations	: If the insured has neglected to comply with the following safety regulations, the company's liability may be reduced or waived entirely. <ul style="list-style-type: none"> - The mobile phone must under no circumstances be left unattended - The mobile phone must be treated, used and repaired in accordance with the manufacturer's instructions and user manual (e.g., with regard to tolerance of moisture, etc.). Repairs must only be carried out by authorised repair centres. 																
Limitation of liability	: The company's liability may be reduced or waived entirely in the event of damage, theft or loss caused by: <ul style="list-style-type: none"> - intentional act or gross negligence on the part of the insured, cf. FAL § 4-9 - that the insured has not done what can reasonably be expected to prevent or limit damage to the mobile phone, cf. FAL § 4-10 																
Claims	: Claims are made online via www.ice.no/mobilforsikring without undue delay. The right to compensation lapses if the claim is not reported to the company within 1 (one) year after the insured has become aware of the grounds for making a claim.																
Governing law and jurisdiction	: The insurance agreement is subject to Norwegian law. Disputes arising in connection with the insurance agreement are settled by a Norwegian court. Legal venue: Oslo.																
Complaints and disputes	: If you are not satisfied with the decision on a claim, an appeal can be sent to the company by sending an email to ice.revurdering@anvnordic.com . In accordance with FAL § 22-2, the insured may bring any dispute before the Financial Complaints Board, which is an independent appeals body. The Financial Appeals Board can be contacted at the following address: Finansklagenemnda, PB. 53, Skøyen, 0212 Oslo. The insured can also make a complaint to the supervisory authorities, cf. FAL § 22-1.																

1. Introduction

This insurance for mobile phones is a group insurance agreement (the "insurance agreement") between Lyse Tele AS (hereinafter referred to as "ice" or the "Group Policyholder") and AmTrust International Underwriters DAC (hereinafter referred to as the "insurer" or "AmTrust").

The insurance contract consists of:

- The insurance certificate with specified specifications
- These insurance terms and conditions (the "Terms & Conditions")
- The Insurance Contracts Act, hereafter referred to as FAL

The Terms & Conditions contain detailed information about the insurance cover, including exceptions and limitations in the Company's liability.

Certain words in the Terms & Conditions have special meaning. These are explained in point 2 (Definitions), below.

2. Definitions

Excess: The amount you have to pay yourself when you use the insurance, see section 7.

Insurer (the Company): AmTrust International Underwriters DAC, 6-8 College Green, Dublin 2, D02 VP48, Ireland. Reg. no. 169384.

Group Policyholder: Lyse Tele AS, org.nr. 912 672 808, Breiflåtveien 18, 4017 Stavanger.

Damage: Any sudden and unforeseen external damage to the insured mobile phone which prevents it from functioning.

Insured/insured member: The person (also called you) who has purchased and/or is a registered user of the mobile phone included in the insurance contract.

Loss: When an insured mobile phone has been accidentally lost as a result of a sudden and unforeseen event, and you are permanently deprived of the ability to use it.

Theft: When an insured mobile phone is stolen from you as a result of robbery, burglary or through some other use of threats or force, including pickpocketing where the mobile phone is taken from you without your knowledge.

3. Who the insurance applies to

This insurance must be purchased at the same time as the purchase of a mobile phone from ice and applies to the insured/insured member.

4. What the insurance covers

The insurance covers mobile phones purchased from ice without accessories, and covers **damage, loss** and **theft** that occurs during normal use throughout the insurance period when you or your immediate family are in possession of the mobile phone. There is no limit to the number of claims that can be submitted in accordance with these Terms & Conditions, but the number of approved insurance cases will affect the excess you must pay in connection with each individual claim (see point 7 below).

5. When the insurance applies

The insurance applies from the time of purchase until the main maturity of the insurance agreement and is then automatically renewed for one year at a time unless the insurance is terminated. The main maturity of the insurance agreement is 1 January each year.

The insurance premium appears on the invoice for your mobile subscription and is paid in arrears per month as part of the invoice for your mobile subscription from ice. For more information see www.ice.no.

You can cancel the insurance at any time by contacting ice. The insurance then applies until the end of the period for which the premium has been paid and ceases thereafter.

The insurance ends automatically if your mobile subscription with ice is no longer current and valid. The insurance is still valid even if you have temporarily frozen your mobile subscription, as long as you continue to pay the premium invoice from ice.

6. Where the insurance applies

The insurance is applicable worldwide

7. Excess

In the event of damage, theft or loss, you must pay an excess to the Company prior to the claim settlement.

Your **excess** in the event of damage, theft or loss depends on the mobile phone's recommended retail price (incl. VAT) at the time of purchase and the number of claims made in an 18-month period:

Price guide (incl. VAT)	First claim	Second claim	Third claim or more
NOK 0 - 5,000	NOK 500	NOK 1000	NOK 1500
NOK 5,001 – 12,000	NOK 1000	NOK 1500	NOK 2000
NOK 12,001 –	NOK 1500	NOK 2250	NOK 3,000

8. Exclusions

The insurance does not cover:

- cosmetic damage (small dents, cracks in the screen, or minor scratches on the phone's exterior) that do not affect the ability to use the mobile phone as intended
- damage to content, including data and software
- damage to accessories such as charger, headphones and SIM card
- damage due to wear and tear, and gradual deterioration
- damage for which the supplier can be liable
- the cost of entering or reinstalling data, software, information or music stored on the mobile phone
- costs incurred by you as a result of not being able to use the insured mobile phone, or costs other than the replacement cost of the insured mobile phone (e.g. the cost of a new plane ticket as a result of not having access to the plane ticket on the insured mobile phone)

9. Safety regulations

If the insured has neglected to comply with the following safety regulations, the Company's liability may be reduced or waived entirely.

- 9.1. The mobile phone must under no circumstances be left unattended
- 9.2. The mobile phone must be treated, used and repaired in accordance with the manufacturer's instructions and user manual (e.g., with regard to moisture tolerance, etc.) and an authorized workshop must be used for repairs

10. Limitation of liability

The company's liability may be reduced or waived entirely in the event of damage, theft or loss caused by:

- an intentional act or gross negligence on the part of the insured, cf. FAL § 4-9.



- that the insured has not done what can reasonably be expected to prevent or limit damage to the mobile phone, cf. FAL § 4-10.

11. Insured's obligations in the event of damage

- 11.1. Damage is to be reported online via www.ice.no/mobilforsikring. If the mobile phone is lost or stolen, you must report the incident to the local police, and block the mobile phone's IMEI number so it may not be further used before registering the claim.
- 11.2. Police reports must contain at least the mobile phone's IMEI number, a description of what has happened, as well as the date, time, and place of the incident. The claims processor can demand a copy of the police report/notification of loss.
- 11.3. When reporting damage to an iPhone and when submitting it to a repair centre, or when submitting a damaged/recovered mobile phone, the "Find my iPhone" function must be turned off.
- 11.4. Damage, loss or theft must be reported without undue delay. The right to compensation ceases if the claim is not reported to the Company within 1 (one=) year after the insured has become aware of the grounds for making a claim.

12. Claim settlement

- 12.1. In the event of cover related damage, the insured mobile phone is, as a general rule, replaced with an equivalent, or near equivalent phone.

An equivalent or near equivalent replacement phone means that the replacement phone you receive is functionally the same, new or upgraded and updated and is "A-grade" (i.e. barely used, with a new screen and the battery has over 90% battery capacity guaranteed). If you agree, the phone may be in a different colour.

A refurbished replacement phone will be thoroughly tested, use only original components and be fully in accordance with the manufacturer's standards. Your warranty and right to complain will remain. If the warranty on your damaged mobile phone has expired, your replacement phone will have a 3-month warranty.
- 12.2. Claims are usually processed on the same day if they are submitted on a weekday. A replacement phone is then sent to the address in Norway you have stated in the claim.
- 12.3. You pay your deductible by card or invoice sent by email. Therefore, provide a valid email address when making a claim.
- 12.4. You return your broken mobile phone within 5 days in the accompanying pre-paid packaging (does not apply in cases of theft/loss).
- 12.5. When the claims processor receives your damaged mobile phone, it will be checked to ensure that the correct device has been sent in. Then the claim can finally be approved in accordance with the insurance Terms & Conditions.
- 12.6. In certain cases, you can choose to have your broken mobile phone repaired (this depends on the make and

model, and it is always the Company that decides whether this option is available). If so, you have two options:

- Hand in your broken mobile phone to one of our repair centres. You can then pick up your mobile phone as soon as it is repaired.
- Send your broken mobile phone to one of our repair centres. The repair centre will then send your repaired or replacement mobile phone back to you.

The repair centre will attempt to repair the damaged mobile phone; however, if repair is not deemed possible, you will receive a replacement phone instead. Remember that you yourself are responsible for backing up your data. The insurance does not replace lost data.

- 12.7. AmTrust International Underwriters DAC, ANV Insurance Services AB and affiliated companies that are used in connection with claims settlements have the right to obtain information that may have an impact on the claims settlement from ICE Communication Norway, including information regarding: call numbers, name & address of subscription/user, date when the insurance was taken out, subscription, date of the last registered IMEI number on the calling number, date the subscription was blocked for security, date of issue of a new SIM card, and whether the subscription has been blocked as a result of non-payment.

13. Obligation to hand in a damaged mobile phone or a mobile phone that can be repaired

When you have received a replacement phone, the Company takes ownership of the damaged or lost mobile phone.

As soon as you have received a replacement phone, you are therefore obliged to send in the broken mobile phone for which your claim was made. The same applies to mobile phones that are returned to you after loss or theft.

Simply send the mobile phone back in the same packaging as you received the replacement phone, stick on the pre-paid consignment note and send it to the specified address in Norway.

This does not apply in the event of loss or theft, or if you choose to send/hand in the damaged mobile phone for repair.

14. Unlocking fee and fee for non-return

If you do not send in the broken mobile phone within 5 working days of receiving a replacement phone, or the mobile phone's locking mechanisms have not been disabled (e.g. "Find my iPhone" is not switched off), you will be billed for the replacement phone, plus NOK 350 in late fees.

The same applies if the submitted mobile phone does not match the claim, e.g., incorrect IMEI number, extent of damage, etc.

You cannot receive compensation for any other damage to the phone if you have a claim where the damaged mobile phone has not been handed in.

15. General provisions

- 15.1. The insurance must not lead to profit for the insured.
- 15.2. Anyone who is found guilty of fraud ceases to have any right to compensation, cf. FAL § 8-1.
- 15.3. The company reserves the right to cancel the insurance if:
 - the damage or claim is fraudulent
 - the insured has intentionally caused the damage
- 15.4. Changes to the Terms & Conditions to your disadvantage can take place on 1 January each year. If the Terms & Conditions are changed to the insurer's disadvantage, the



insured will be notified of this in accordance with the rules in FAL.

16. Force majeure

The company is not responsible for damage that is directly or indirectly caused by or related to war, war-like events, civil war, military exercises, revolution, terrorism, riots, atomic or nuclear incidents, government measures, seizures, strikes, lockouts, blockades or similar events.

17. Customer care

Insured persons who have questions in connection to claims can take this up with the Company's claims processor ANV Insurance Services AB by sending an email to ice.skader@anvnordic.com

18. Right of appeal

If you are not satisfied with the claims processor's decision in a claims case, the decision can be appealed. Appeals should be sent to the Company by email to ice.revurdering@anvnordic.com

The complaints officer will then make a new assessment of your right to compensation. You will receive a written response to your claim within 2 weeks of receipt of the complaint.

In accordance with FAL § 22-2, the insured can also bring any dispute before the Financial Complaints Board. The office is independent, and assistance is given regarding complaints free of charge. The Financial Appeals Board can be contacted at the following address: Finansklagenemnda, PB. 53, Skøyen, 0212 Oslo. You can also bring the case before any Norwegian district court

19. Use of electronic communication

Information, messages, notices, etc., made in connection with the insurance will take place via electronic communication, including email, provided that this is accepted by the insured.

20. Law jurisdiction

This insurance agreement is subject to Norwegian law.

21. Venue

Disputes that may arise in connection with this insurance agreement will be settled by a Norwegian court. Legal venue: Oslo.

22. Limitation of claims

If the insured has not filed a claim or appealed within 6 months from the day the Company notified the insured in writing that the claim for cover has been rejected, and at the same time reminded the insured of the deadline for making an appeal, the length of the deadline and the consequence of not making an appeal within the specified deadline, the claim is obsolete, cf. FAL §§ 18-5 and 20-1. Claims also expire after 3 years from the time the insured became aware that the insured has a claim against the Company, cf. FAL § 18-6.

23. Transactions in breach of applicable sanctions

The company is not responsible for claims payments that contravene sanctions or embargoes determined by the EU or Norway. This also applies to sanctions or embargoes adopted by the USA, as long as these do not conflict with European or Norwegian laws or regulations.

If a claim payment does not reach the recipient due to sanctions, the Company shall be deemed to have fulfilled its obligations according to the insurance agreement. If it appears that the

policyholder or insured is subject to sanctions or embargoes, the Company has the right to cancel the insurance.

24. Information of Insurer - and its MGA - ANV Nordic AB

AmTrust International Underwriters DAC, 6–8 College Green, Dublin 2, D02 VP48, Ireland (company registration no. 169384) ("AmTrust") is the insurance provider for this insurance. AIU is authorized and regulated by the Central Bank of Ireland (firm reference number C33525). For this insurance contract, ANV Nordic AB, Linnégatan 14, 114 47 Stockholm, Sweden (company registration no. 556671 5677) ("ANV"), acts as managing general agent and underwriter with authority from AmTrust. ANV is regulated by the Swedish Financial Supervisory Authority (identification number 46331).

25. Processing of personal data by ANV Nordic AB

When ANV Nordic AB processes your personal data in its capacity as an MGA, ANV Nordic AB is the data controller for that processing. Your personal data is processed to administer your insurance, calculate premiums, handle complaints and carry out necessary analyses and calculations. Processing is carried out for the performance of contracts, compliance with legal obligations and our legitimate interest. In some cases, the data may also include sensitive personal data, such as information about health or trade union membership. We may share your personal data with insurers, companies within our group, service providers, partners and authorities. Data can also be transferred outside the EU/EEA with appropriate safeguards. You have the right to request information, rectification, deletion, restriction, data portability and to object to processing.

You can also file a complaint with the Swedish Authority for Privacy Protection. If you have any questions, you can contact our Data Protection Officer at dpo@anvnordic.com.

Read our full Privacy Policy at www.anvnordic.com. There you can see, among other things, what data we use for what purposes, which parties we share your data with and what rights you have.

26. Processing of personal data at AmTrust International Underwriters DAC

When AmTrust International Underwriters DAC (AmTrust) processes your personal data in its capacity as an insurer, AmTrust International Underwriters DAC is the data controller for that processing. This may include special category data, such as information relating to your health or trade union membership. We process your personal data in order to administer your insurance policy, including calculating premiums, handling and settling claims, paying compensation and conducting statistical analysis and related assessments.

Please read the full data privacy notice on our website for more information: [AIU Privacy Notice | AmTrust International](#). If you have questions, contact our DPO office:

DPO.Dublin@amtrustgroup.com.