

This English translation is for reference only. Should there be any discrepancy between the English translation version and the original Norwegian version, the latter shall prevail.

PRE-SALE INFORMATION

ice Mobile phone insurance

Valid from 01/09/2022

About the mobile phone insurance

This insurance is a unique offer to you if you have, or are about to sign up for, a mobile subscription with ice. The insurance must be purchased at the same time as the purchase of a mobile phone from ice and applies to the person who has purchased and/or is the registered user of the mobile phone.

You can choose to buy Mobile Insurance Damage or Mobile Insurance Plus. Below you will find an overview of the two insurance policies so that you can see which best fits your needs.

Ice Communication Norge AS (ice) has entered into a group insurance agreement on mobile phone insurance with the insurance company AmTrust International Underwriters DAC. If you purchase one of the insurance policies of offer, you automatically become a member of the group insurance agreement. In a group insurance agreement, you are insured as part of a group, where all members have the same agreement and the same terms.

Mobile Insurance Damage

Mobile Insurance Damage covers any sudden and unforeseen external damage to the insured mobile phone that prevents it from functioning normally. Mobile Insurance Damage does not include theft or loss.

Mobile Insurance Damage covers mobile phones purchased from ice without accessories and covers accidental damage that occurs during normal use throughout the insurance period when you or your immediate family are in possession of the mobile phone.

Mobile Insurance Plus

Mobile Insurance Plus covers any sudden and unforeseen external damage to the insured mobile phone that prevents it from functioning normally, in addition to theft and loss.

Theft

Mobile Insurance Plus covers theft of the mobile phone if it is stolen as part of a robbery, burglary or in any other way by threats or force; in addition, the mobile phone is covered if you are pick-pocketed without your knowledge.

Loss

Mobile Insurance Plus covers the loss of the mobile phone if it has been accidentally lost because of a sudden and unforeseen event, and you are permanently deprived of the ability to use it.

Mobile insurance Plus covers mobile phones purchased from ice without accessories and covers damage, loss and theft that occurs during normal use during the insurance period when you or your immediate family are in possession of the mobile phone.

When the insurance applies

The insurance applies from the time of purchase until the date of maturity (January 1 each year); it is then automatically renewed for one year at a time unless the insurance is terminated. You can cancel the insurance at any time by contacting ice.

Where the insurance applies

The insurance applies worldwide.

Price of the insurance

The price of Mobile Insurance Damage and Mobile Insurance Plus is dependent on the purchase price of the mobile phone. The insurance premium will be shown on the invoice for your ice mobile subscription and charged simultaneously.

Purchase price	Mobile Insurance Damage	Mobile Insurance Plus
NOK 0 - 5,000	NOK 49 per month	NOK 79 per month
NOK 5,001 – 12,000	NOK 79 per month	NOK 109 per month
NOK 12,001 –	NOK 99 per month	NOK 139 per month

For more information see www.ice.no.

Excess

If you choose to make a claim on the insurance, you must pay an excess. The excess will vary depending on the mobile phone's recommended price (incl. VAT) at the time of purchase and the number of claims made per 18-month period:

Price guide (incl. VAT)	Excess for first claim	Excess for second claim	Excess for the third or more claims
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

Claim settlement

Generally, the insured mobile phone is replaced with an equivalent, or near equivalent replacement 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-graded" (i.e., barely used, with a new screen and the battery has over 90% battery capacity guaranteed). A replacement phone can be in a different colour if you have accepted it.

The 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 remain unchanged. If the warranty on your damaged mobile phone has expired, your replacement phone will have a 3-month warranty.

Exceptions and limitations

The insurance does not cover:

- cosmetic damage (small dents, cracks in the screen, or minor scratches on the phone's exterior) that does not affect how the mobile phone is intended to be used
- 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 held 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., cost of a new plane ticket as a result of not having access to the plane ticket on the insured mobile phone)

Do you want more information?

If you have any questions about the insurance, contact: Ice Communication Norge AS, Nydalsveien 18B, 0484 Oslo. Phone: 21 00 00 00. URL: <https://www.ice.no/kundeservice/>. Please note that this is only a summary of the terms of insurance. For a complete description of the scope of coverage of this insurance plan, please refer to the full terms and conditions. Contact ice for Terms & Conditions

Right of cancellation

You have the right to cancel this agreement according to the rules laid out in the Insurance Contracts Act. The Right of Cancellation means that you can cancel the insurance at any point within 14 days of purchase. Any amounts paid will then be refunded.

Electronic communication

When you buy this insurance, you also consent to the use of electronic communication, unless you opt out of this form of communication, cf. the rules stipulated in the Insurance Contracts Act.

Information about the insurance company

Insurance provider

The insurer for this insurance policy is AmTrust International Underwriters DAC, corporate ID: 169384, 6-8 College Green, Dublin 2, D02 VP48, Ireland. AmTrust International Underwriters DAC (hereinafter referred to as "AmTrust") is authorised and supervised by the Central Bank of Ireland.

The insurer's authorisation to issue insurance can be verified by the Central Bank of Ireland, PO Box 559, Dublin 1, +353 (0)1 224 6000, www.centralbank.ie.

AmTrust takes out insurance policies in Norway on a cross-border basis. AmTrust does not undertake any objective or personalised analysis and does not provide consumer advice regarding the insurance company's policies.

Finanstilsynet in Norway (PO 1187 Sentrum, 0107 Oslo, 22 93 98 00, www.finanstilsynet.no) is responsible for ensuring that the insurer complies with its obligation to provide information and other provisions on the insurer's operations in Norway.

Information about the guarantee scheme for non-life insurance companies

AmTrust International Underwriters DAC is a member of the Irish guarantee scheme, "Insurance Compensation Fund", but as this guarantee scheme only covers risks that are considered to exist in Ireland, Norwegian policyholders are not covered. AmTrust International Underwriters DAC underwrites insurance in Norway on a cross-border basis and is therefore not a member of the Norwegian guarantee scheme for non-life insurance companies. Therefore, Norwegian policyholders will not receive cover from the latter if the insurance company goes bankrupt or is placed under public administration.

Salaries and remuneration

Employees of AmTrust have a fixed salary and are not influenced by any incentive to sell insurance on behalf of the company which could constitute a conflict of interest in relation to its customers.

Complaints and guidance

Any complaints about the insurance can be addressed to:

AmTrust Nordic AB v/Complaints Officer
Linnégatan 14, 114 47 Stockholm, Sweden
Email klagomal@amtrustgroup.com

There is no charge to make a complaint, and AmTrust will treat any complaint with due care and concern. The complaint will be answered as soon as possible, and if AmTrust cannot respond to a received complaint within 14 days, AmTrust will contact you and inform you when AmTrust can be expected to respond.

When the case has finally been settled at AmTrust, you can appeal to the Financial Complaints Board, Pb 53 Skøyen, 0212 Oslo. You can also bring the case before any Norwegian district court.

As a consumer, you can also receive guidance from the Consumer Council, PO Box 463 Sentrum, 0105 Oslo, 23 400 500, www.forbrukerradet.no.

Information on insurance distribution

This insurance is provided by Ice Communication Norge AS as an ancillary insurance agent which is exempted from registration, cf. Norwegian Act on Insurance Mediation § 2-4.

Company information

Ice Communication Norge AS ("ice"), corporate ID: 912 672 808, Nydalsveien 18B, 0484 Oslo.

Complaints and dispute resolution

Any complaints about the insurance intermediary can be addressed to ice via the complaints officer at the address above. See also <https://www.ice.no/kundeservice/kontakt-oss/>.

There is no charge to make a complaint, and ice will treat any complaint with care and concern. The complaint will be answered as soon as possible, and if ice cannot respond to a received complaint within 14 days, ice will contact you and inform you when ice can be expected to respond.

When the case has finally been settled at ice, you can appeal to the Financial Complaints Board, PB 53 Skøyen, 0212 Oslo. You can also bring the case before any Norwegian district court.

Information about product packages

The mobile insurance provided by ice is not included as part of a package or as a condition for any other agreements provided by the intermediary; the insurance can only be purchased by a person who has or is signing up for a mobile subscription with ice and is only offered in conjunction with the purchase of a mobile phone from ice.

AMTRUST'S PRIVACY POLICY

Having registered an interest in or purchased insurance, AmTrust will process your personal data (more specified below).

" **AmTrust** " or " **we** " are hereby taken to be the following companies in the AmTrust group: AmTrust Nordic AB (corporate ID: 556671-5677) and AmTrust International Underwriters DAC (reg. no. 169384). The AmTrust company that processes your personal data is considered the data controller.

These guidelines are a summary of how AmTrust processes your personal data and what rights you have in connection with how this data is processed. More information about AmTrust's personal data processing can be found in our privacy policy, which you will find on our website www.amtrustnordic.se. You can also obtain a copy by contacting AmTrust's representative responsible for issues regarding data privacy at the email address below.

1. What information does AmTrust collect?

The personal information we process is primarily the information you give us. We may, however, also obtain information from third parties, e.g. public registers, insurance brokers, claims assessors or any of our partners. The personal data we may process about you is:

- General identification and contact information, as well as other information that enables us to provide products and services to you
- Financial information and account information
- Information we must process in accordance with law; for example, information that is necessary to detect, prevent and investigate fraud or carry out checks against financial sanction lists
- Telephone recordings
- Marketing preferences

If you give your consent to it, we may also collect sensitive personal data, for example, about health and affiliation to a trade union.

2. What does AmTrust do with your information?

Processing personal data first and foremost takes place if it is necessary to fulfil AmTrust's contractual obligations towards you or if it is necessary to fulfil legal requirements. We may also process personal data, for example, in connection with marketing or product development. As stipulated by law, personal data that is no longer necessary to fulfil the purposes set out in our full data protection policy will be deleted.

3. Transfer of personal data

AmTrust may, if necessary, share your personal data with other companies within the same group, distribution partners, and service providers as well as state and other public authorities or bodies. Personal data may also be processed outside the EU/EEA. AmTrust, however, will only transfer your personal data to countries outside the EU/EEA if the receiving country has a level of protection considered sufficient by the EU, or in other cases, if the recipient has undertaken to protect your personal data in accordance with EU legislation.

4. Your rights

You have the right to:

- Refuse marketing
- Change your marketing preferences
- Request access to records to ascertain which personal data about you we are processing
- Withdraw your consent to the processing of sensitive personal data

Complain about AmTrust's processing of personal data to the relevant supervisory authority for data protection.

In certain cases, you also have the right to have your data deleted or corrected, to limit or object to the processing of personal data, to obtain a copy of your personal data in a standard readable format (data portability), and to object to automated decision-making, including profiling.

If you wish to contact AmTrust regarding our processing of personal data, or wish to exercise your rights in accordance with the above, please contact AmTrust's Nordic data protection representative at the following addresses:

dataskyddsbud@amtrustgroup.com,

Or by postal address **Dataskyddsbud, AmTrust Nordic AB, Hamngatan 11, 111 47 Stockholm, Sweden.**

For questions about AmTrust International Underwriters DAC:

Data Protection Officer, AmTrust International Underwriters DAC, 6-8 College Green, Dublin 2, D02 VP48, Ireland

AmTrust's complete privacy policy along with contact details for all AmTrust companies are available on our website www.amtrustnordic.se.