

INVZBL Protect Express Scope of Work & Terms and Conditions

SERVICE DELIVERABLES:

Protect Express

- Client (“Client”): the client group which is registering for the protection program
- Program period (“Program Period”): the time period for which specified items are protected
- Program Inclusions (“Inclusions”): what’s included for your program, including what types of damages and losses will be protected in accordance with the below listed Protection Sets
- Items Protected (“Items”): which items or devices are to be protected and the cost of the program for each device and their terms
 - Quantity: the quantity of each Item to be included in the Program
 - Item Name/Model: the type of Item identified by brand/model
 - Replacement Cost / Agreed Value: if “replacement cost,” the items will be replaced based on their replacement value at the time of a claim, and estimate will be written in this field as to the replacement value at the time of the start of your plan, if “agreed value” then for any claim which requires a full replacement, the amount written will be the exact amount paid to the plan holder
 - Cost per plan: how much will be paid for each Item to be included in the program and the payment schedule (per year, month, semi-annually, etc.)

Protect Express Programs provide protection for Items against damage, theft or loss from any external cause listed in the Inclusions section of the Overview Page while in the care, custody, or control of the Client during the Program Period set forth on the Overview Page. Group Protection Programs also include AKKO and their partners’ coordination, administration, and support tools and platform access. Protection benefits are backed by Victoria Corporate Limited. The protection and claims are administered by AKKO LLC. AKKO shall be liable for the actual cash value of Items lost, destroyed, or damaged unless a stated value is provided and included on the Overview Page.

WHAT IS NOT COVERED:

- Loss or damage caused by deliberate abuse or destruction. For devices stolen from a vehicle, proof of forced entry is required (such as photos or videos of a broken window/door).
- Repairs that would fall under any active manufacturer warranty or any repairs that are a result of manufacturer defect.
- Device covers, cases, chargers, keyboards, external components not part of the original unit, software, or other accessories unless included under Items on the Overview Page.
- Cosmetic damages or damages which do not impact the use or performance of the Item.
- Against loss or damage caused by or resulting from:
 - hostile or warlike action in time of peace or war, including action hindering combating, or defending against an actual impending or expected attack;
 - by any government or sovereign power (de jure facto), or by any authority maintaining or using military, naval, or air forces; or
 - by military, naval, or air forces;
 - by an agent of any such government power, authority, or forces
 - any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority or risks of contraband or illegal transportation of trade.
 - any natural disaster or extreme weather events, including but not limited to fires, floods, lightning, or earthquakes.
- NUCLEAR EXCLUSION. Notwithstanding anything herein contained to the contrary, it is hereby understood and agreed that this coverage shall not apply to any loss, damage, or expense due to or arising out of, whether directly or indirectly, nuclear reaction, radiation, or radioactive contamination regardless of how it was caused.



- Loss or damage arising out of infidelity, dishonesty, or any willful misconduct on the part of the Client, associate in interest, and/or any third party. This includes, but is not limited to, Items that are willfully not returned to the Client by any individual, employee, contractor, or student to whom an Item was issued.
- Loss or damage arising out of loss of market, latent defect, inherent vice, delay, loss of use, clean-up costs, decay, changes in temperature or humidity, or other deterioration, any remote or consequential loss.

CONDITIONS:

Protection is extended for the following if stated:

- **A – Accidental Damage (Full)**
 - Broken glass screen
 - Broken LED/LCD displays
 - Other physical damages
 - Electrical failures caused by accidental damage
- **A2 – Accidental Damage (Screen-only)**
 - Broken glass screen
 - Broken LED/LCD displays
- **B – Liquid Damage**
 - Liquid or water damages or failures from accidental spills
 - Liquid or water damages or failures from accidental submersions
- **C – Mechanical/Electrical Breakdowns**
 - Display/Touchscreen failure
 - Charger and/or other ports failures
 - Speaker failures
 - Camera failures
 - Battery failures
 - Other internal components failures
- **D – Theft**
- **E – Loss**
- **F – Power surge due to lightning, fire damage, and flood damage**
- **G – Vandalism**

Applicable to all Programs: Unless indicated otherwise, correct Item serial number or another unique Item identifier must be provided to INVZBL upon the beginning of Protect Express in order for protection to be bound to the Item. For phones, phone numbers associated with each device must also be provided.

1. Protection shall be automatically transferred to any loaner Item of the same manufacturer and model as any protected Item. In the case of a permanent replacement, Client must provide the serial number or unique identifier of any replacement Item within fifteen (15) business days of receipt in order for protection to be transferred.
2. The Program Period is the agreed upon time frame between Client and AKKO.
3. Program may be canceled by Client, for any reason, within 30 days of the start of Program Period. For all cancellations within 30 days of the start of Program Period, Client shall receive a full refund of all payments made for the Program. If cancelled after 30 days of the start of Program Period, Client shall receive a prorated refund of all payments made for the Program.
4. Program may be cancelled by AKKO for the following reasons: (i) failure to make required payments to AKKO; (ii) fraudulent conduct by Client; or (iii) a misrepresentation by Client. In the event that Client commits fraud or a misrepresentation is discovered which contributes to a higher risk that was not initially disclosed to AKKO before payment, AKKO shall immediately terminate this Program.
5. In the case of a claim, the Client shall follow the guidelines, as stated in conditions A through G above, they were provided by AKKO at the time their Program begins. Or, the Client may also email claims@getAKKO.com and provide their organization's name and the Client Point Contact's name and email address along with the serial number(s) or unique identifiers of any affected Item(s). A signed statement from the Client is required for claims for Theft or Loss stating the details of the incident. Stolen devices will follow the same claims procedure with the exception that a police report will need to be filed within seven (7) days of the occurrence, with a copy provided to AKKO.
6. The Client will have 60 days from the end of the Program Period to submit any claims for loss, damage, or theft that occurred during the Program Period.



7. The Client will have sixty (60) days from the date a claim is filed to provide any required and/or additional documentation which has been requested of the Client by AKKO to substantiate said claim. Failure to provide the required and/or additional documentation within sixty (60) days from the date they are requested will result in the denial of the claim.
8. Claim payments issued for the replacement cost of a device that is lost, stolen, or damaged beyond economic repair, will be issued to the Client unless otherwise instructed by the Client.
9. In order to process claims for Items that are not returned to Client at the end of the Program Period, AKKO may be afforded the opportunity to contact the individual last in possession of the Item or their parent(s) or guardian(s) by phone, email, or mail in order to recover the Item. The Client will provide the necessary contact information to AKKO only after the Client has unsuccessfully attempted to notify the individual last in possession of the equipment.
10. AKKO SHALL NOT BE LIABLE for any loss or damage to Items protected or covered by other valid and collectible warranties, protection plans, or Insurance. Protection shall be for EXCESS of aforementioned.
11. NEITHER AKKO, VICTORIA CORPORATE LIMITED, OR ITS EMPLOYEES AND STOCKHOLDERS SHALL HAVE ANY LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES SUCH AS PROPERTY DAMAGE, DATA DAMAGE, OR ANY OTHER LOSS FROM THE FAILURE OF ANY PROTECTED ITEMS.

