

# iSecurePlus Terms & Conditions

## 1. Acceptance of Terms

By signing up for iSecurePlus insurance, you ("the customer") agree to be bound by these Terms and Conditions ("T&Cs"). Please read them carefully. If you do not accept any part of these terms, do not proceed with sign-up or use of our services.

## 2. Service Overview

iSecurePlus provides affordable insurance coverage for mobile phones, laptops, tablets, and smartwatches, including new, pre-used, and refurbished devices. Our services are available exclusively within South Africa.

## 3. Coverage Inclusions

We cover the following incidents:

- Theft (must be reported to SAPS and accompanied by a police report)
- Loss (requires a signed affidavit)
- Screen cracks
- Water damage
- Fire or accidental damage
- Device swaps due to damage

Devices eligible for cover include:

- Smartphones (iOS & Android)
- Laptops (Windows & macOS)
- Tablets
- Smartwatches

## 4. Waiting Periods & Claims

Claims can be made any time, but:

- Claims after 7 months of active, uninterrupted cover qualify for full replacement.
- Claims before 7 months require a 50% co-payment.

Claims must be reported within 48 hours of the incident via WhatsApp.

Supporting documents (police report, affidavit, proof of payment) must be submitted for processing.

Claim processing time: 3 to 7 business days.

iSecurePlus reserves the right to repair, replace with an equivalent device, or offer a voucher.

## 5. Premiums & Payment

Monthly premiums start from R80, depending on the device and its condition.

Payments can be made via:

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- EFT
- Debit Order
- WhatsApp-assisted payment links

A missed payment may result in suspension or cancellation of cover.

No refunds will be issued for partial months or late cancellations.

### **6. Device Eligibility**

We cover:

- Brand new, pre-used, and refurbished devices.

Devices must be in working condition at the time of sign-up.

Device details, including model and IMEI number, must be accurately submitted.

### **7. Referral Program**

R100 reward per referred friend who signs up and remains insured for 1 full month.

Rewards are paid via EFT or applied as account credit.

Abuse of referral terms (fake sign-ups, duplicate accounts) will lead to disqualification.

### **8. Exclusions**

The following are not covered:

- Devices with fraudulent or tampered IMEI numbers
- Damage due to negligence or illegal activity
- Unreported incidents beyond 48 hours
- Claims without valid documentation
- Devices with pre-existing damage

### **9. User Responsibilities**

Maintain accurate contact and payment details.

Provide honest, accurate information about claims.

Report stolen or lost devices promptly and truthfully.

### **10. Modifications to Terms**

iSecurePlus reserves the right to update these T&Cs at any time. Continued use of our services after updates constitutes acceptance of the revised terms.

### **11. Cancellation**

You may cancel at any time by contacting support via WhatsApp or email.

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If your cover is inactive for 2 consecutive months due to non-payment, your policy will auto-cancel.

### **12. Contact Us**

Email: [support@isecureplus.co.za](mailto:support@isecureplus.co.za)

WhatsApp: Available via site chat

Operating Hours: Mon-Fri, 9am-5pm

### **13. Governing Law**

These terms are governed by the laws of the Republic of South Africa. All disputes shall be resolved within South African jurisdiction.