# V-shield ADLD

*Applicable for plan sales from 31st October, 2025

## 1. The Plan

This Accidental Damage Protection Plan governs the support process for accidental physical and fluid damages for vivo Devices sold by vivo (“Device”) through its official sales channels in India in its original packaging. This Plan is not valid for any products that are either refurbished or purchased by a customer post a return from the first customer, even in an unboxed condition.

## 2. Plan Term

Benefits under the Plan begins when you (“Customer”, who is the User of the Device) registers the Device for the Plan and ends on completion of Twelve months from date of purchase of the Device.

## 3. Plan Eligibility

1. This Plan can only be purchased within 4 days of Device purchase and subject to the Device being in its perfect working condition
2. The terms of this Plan, the original sales receipt for your Plan, the original sales receipt of your Device, the proof of your identity provided at the time of raising a Damage Repair Service Request, the indemnification you provide about the working condition of the Registered Device before the purchase of the Plan and the Plan Confirmation are each part of your Plan
3. The benefits under the accidental damage protection Plan is additional to the benefits provided by the manufacturer under Manufacturer’s Warranty

## 4. Plan Details

**1. “Registered” Device**

The Device that was successfully registered under the Plan within the stipulated time period as defined in clause 3.1 above is termed as “Registered Device”

**2. Customer**

The purchaser of the Registered Device whose name is mentioned on the original invoice is the Customer. The purchaser’s spouse, children and parents can be the users of the Registered Device. If the purchaser is a company, Customer shall mean any representative/employee of the company authorized to use the Registered Device.

**3. Benefits Value**

Maximum Benefits Value is equivalent to the depreciated value (refer to point 9 below) of the Registered Device at the time of submitting a Damage Repair Request for availing accidental damage protection as eligible under this Plan. Limit is one (1) repair instance of your Registered Device, subject to the maximum eligible Benefits Value at the time of submitting a request. If the repair charges are more than the Benefits Value, the Customer will have the option to bear the differential price for obtaining the repair as determined by the Authorised Service Centre ("ASC") of vivo. There is an additional Processing Fee charged during a repair event under the Plan as follows:

| Device Range (INR) | Deductible (INR) |
|---|---|
| 5,000-10,000 | 599 |
| 10,001-15,000 | 699 |
| 15,001-20,000 | 999 |
| 20,001-30,000 | 1299 |
| 30,001-40,000 | 1499 |
| 40,001-50,000 | 1499 |
| 50,001-60,000 | 1499 |
| 60,001-70,000 | 1499 |
| 70,001-80,000 | 1499 |
| 80,001-90,000 | 1499 |
| 90,001-100,000 | 1499 |

**4. Beyond Economic Repairs (BER)**

If the repair cost of the Registered Device is more than the Benefits Value of the Registered Device, then the repair request will be determined as Beyond Economic Repairs (BER). In case of BER, the applicable eligible amount will be returned to you as settlement subject to you returning the original Registered Device along with its original accessories to Servify or the device will be repaired until the covered value and consumer will have to bear the additional cost or replacement of device will be provided if it is under the benefits value. If Customer opts for refund, the applicable Benefits Value (as applicable) will be returned to the beneficiary less Processing Fees as settlement subject to Customer returning the original Device along with its original accessories and original box to Servify. In case the original accessories are not returned, then Servify may deduct Rs.750 (Seven Hundred and Fifty Only) from the amount payable by Servify for each accessory that's not returned as supplied with the Device as part of its original packing. The total of all benefits paid or payable under this plan while it is in force shall not exceed the original purchase price paid by the Customer for the Covered Device under this Plan.

**5. Scope of Service under the Plan**

Provided the Registered Device is handed over to Servify or its authorized channels in its entirety during the Damage Repair Request Process & that you have submitted the documents as desired under the Plan and have purchased the Registered Device from official sales channels of vivo in India, the following conditions would be considered under the Plan.

**1. Inclusions**

1.1 Suffers accidental physical damage and/or such damage that impairs the normal usage of the Registered Device

1.2 Fails to work because accidentally fluid has entered its internal circuitry, touch panel, sub-board or battery, resulting into stoppage of the Registered Device

**2. Exclusions**

2.1 If the Plan has been purchased beyond the eligible purchase window as defined in 3.1

2.2 Any damages to the Registered Device prior to the Plan activation

2.3 Any damages reported within 7 days of activation of the Plan

2.4 Suffers damage due to:

2.4.1 Acts of god perils, fire, lightening and explosion

2.4.2 Damage during riot, strike & malicious damage

2.5 Any damage to the Registered Device:

2.5.1 due to Intentional act or wilful neglect

2.5.2 arising before or after Plan Term

2.5.3 under mysterious circumstances including lost or stolen

2.5.4 due to hire or loan of the Registered Device to a third party or if ownership is transferred

2.5.5 due to unlawful act including Terrorist activity, War, Nuclear Explosion, Radioactive Contamination, Chemical, Biochemical, Biological, Electromagnetic, Cyber Attack

2.5.6. caused by incorrect storage, poor care and maintenance, careless use, gross negligence, incorrect installation and incorrect set-up

2.5.7 due to serial number that has been altered, defaced or removed, or has been modified to alter its functionality or capability without the written permission of vivo

2.5.8 due to any experiments or tests and/or alterations resulting to any abnormal conditions of the Registered Device

2.5.9 In the event of device being found in burnt condition under any circumstances physical or malfunction issue.

**6. Damage caused by:**

1. a product/accessory that is not the Registered Device
2. operating the Registered Device outside the permitted or intended uses described by manufacturer
3. service (including upgrades and expansions) performed by anyone who is not an Authorized Service Centre (“ASC”) or any failure/damage caused outside the Indian territory
4. Third-party products or their effects on or interactions with the Registered Device or the software
5. Consequential loss of any kind or description including wear & tear, manufacturing defects
6. Cosmetic damage to the Registered Device including but not limited to scratches, dents and broken plastic on ports
7. Loss or damage covered by supplier, dealer or Manufacturer’s Warranty
8. Any loss affecting to SIM card and any ancillary products even if Registered Device results into complete stoppage of working

9. Registered Device with a serial number that has been altered, defaced or removed, or has been modified to alter its functionality or capability without the written permission of vivo
10. Registered Device that has been stolen
11. Defects caused by normal wear and tear or otherwise due to normal aging of the product
12. Issues that could be resolved by upgrading software to the then current version
13. Your use of a computer or operating system that is unrelated to consumer software or connectivity issues with the Registered Device
14. Damage to, or loss of any software or data residing or recorded on the Registered Device
15. Recovery and reinstallation of software programs and user data
16. Any loss or damage to accessories and panels even if forming part of the standard pack or to any complimentary or ancillary product/s made available under any promotional scheme
17. Damaged device where the IMEI/Serial no. cannot be identified. Please note that the IMEI mentioned on the SIM tray will not be considered as an identification of the device IMEI.
18. Cost of any missing parts or unidentifiable damaged parts

# 5. Special Exclusions

Servify and vivo shall not be liable in respect of loss or damage to Registered Device relating to or caused due to the following:

1. Loss or damage due to mechanical or electrical break down or derangement, unless such loss is accidental damage and which is not covered within the Manufacturer's Warranty
2. Penalties for delay or detention or in connection with guarantees of performance or efficiency
3. Loss due to the Registered Device which gradually develops flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary
4. Loss due to deterioration or wearing away or wearing out of any part of the Registered Device that is caused due to or naturally resulting from its normal use or exposure
5. Servify and vivo shall not be liable if:
   5.1 the user is found to be involved in any way in fraudulent or illegal activity of any kind whatsoever related to this Plan or Registered Device and/or
   5.2 the Plan is purchased for the Registered Device after the eligible period mentioned in point 3.1
   5.3 if the mandatory registration of the Registered Device is not completed by installing the V-Shield app on the same Registered Device and completing the initial registration obligations within 7 (seven) calendar days of purchase of the Plan
   5.4 Due to the inability of the Customer to submit either of the processing documents or supporting documents required for processing the request
6. In any action, suit or other proceeding where the Servify or underwriting partner(s) alleges that by reason of the provisions of the exceptions or exclusions above, any loss, destruction or damage is not included under this Plan, the burden of proving that such loss, destruction or damage is included, shall be upon the Customer

# 6. Plan Activation Process

Instant activation: You do not need to activate the Plan. Your Device is automatically covered under the Plan from the Plan purchase date.

In the event of damage to the Registered Device, you (Device) are required to:

1. Immediately (Not later than 72 Hours from the time of the damage) inform Servify through the vivo Service Claims app or https://vivo.servify.tech/login
2. Submit all request related documents including but not limited to the purchase invoice of the Registered Device and Photo ID Proof of the Customer and any other document as mentioned in the vivo Service Claims app at the time of raising the Damage Repair Service Request
3. Do note that the Accident Damage & Liquid Damage Protection Plan is available only if the customer has purchased the plan at the same time of Device purchase
4. Please note, you will not handover the Registered Device for repairs at any service centre, including at any vivo Authorised Service Centre (ASC) until confirmed by Servify. It is expressly stated that Servify will not be held responsible for fulfilling any such requests where the Registered Device is handed over to a service centre by you before the approval from Servify; any liabilities arising out of such requests before the in-principle approval of the Damage Repair Service Request from Servify will be solely handled by you (Customer) at your (Customer's) own expense

# 7. Service Fulfilment Process

1. vivo provides services only through Carry-in Support for the Registered Device, for serviceable locations. You may visit the nearest vivo Authorized Service Centre as indicated in the vivo Service Claims app once the approval is provided. You are required to wait until Servify confirms in writing via an email or on a voice call on your registered number or provides an update on the App or on its Consumer Web Portal about the status of the and the next steps expected. Service will be performed at the vivo Authorized Service Centres after verification of the entitlement and validity of the Plan. Once you are notified & that the service is complete, you will promptly be notified via the vivo Service Claims app & Servify Consumer Web Portal.
2. Servify reserves the right to change the method by which they may provide repair service to you, and your Registered Device's eligibility to receive a particular method of service under this Plan. Service options, parts availability and response times may vary according to the city you live in.

# 8. Your Responsibilities

To receive service or support under the Plan, you agree to comply with the following:

1. Provide a copy of your Registered Device's original proof of purchase at the time of raising
2. Provide information about the reasons and causes of the damage to the Registered Device
3. Provide identity proof if requested by Servify (at the time of raising a 'Damage Repair Request') to verify the User of the Device, on which Plan is activated

4. Respond to requests for information, including but not limited to the Registered Device serial number, model, version of the operating system and software installed, any peripherals Devices connected or installed on the Registered Device, any error messages displayed, actions taken before the Registered Device experienced the damage and steps taken to avoid the damage
5. Follow instructions Servify gives you, including but not limited to refraining from sending Registered Device that is not subject to damage protection as per the Plan and packing the Registered Device in accordance with shipping instructions as per the Plan
6. Make sure to backup software and data residing on the Registered Device. DURING THE FULFILLMENT OF DAMAGE REPAIR SERVICE, SERVIFY OR THE ASC MAY DELETE THE CONTENTS OF THE REGISTERED DEVICE AND REFORMAT THE STORAGE MEDIA IF NECESSARY. Servify, or ASC may return your Registered Device after the service event subject to applicable updates. Servify or the ASC may install latest software updates as part of hardware service that will prevent the Registered Device from reverting to an earlier version of the Operating System. Third party applications installed on the Registered Device may not be compatible or work with the Registered Device as a result of the Operating System update. You will be responsible for reinstalling all other software programs, data and passwords.
7. You will update all the new versions available for the V-Shield app from time to time and not delete the vivo Service Claims app from the Registered Device, failing which the Plan benefits may stand invalid and you might be asked to download the V-Shield app again, and the condition of the Registered Device may be determined at your costs before enabling your entitlement towards the Plan benefits of the Registered Device

# 9. Depreciation Matrix

The standard depreciation matrix applicable for Registered device under this Plan is as below:

| Age of the Registered Device | Depreciation Applicable |
|---|---|
| Up to 90 days from the date of purchase of the Registered Device | 20% of the Invoice Value |
| Between 91 days to 180 days from date of purchase of the Registered Device | 30% of the Invoice Value |
| Between 181 days to 365 days from date of purchase of the Registered Device | 50% of the Invoice Value |

# 10. Cancellation and Refund

1. You can cancel the Plan within 15 (Fifteen) calendar days after purchasing it. If the Plan is purchased from an online channel, the refund request has to be given accordingly to the respective online channel as per their return/refund policies. If the Plan is purchased via other authorised offline channels, you may write to support@servify.tech with your purchase proof, along with the IMEI details of the Registered Device as received from the reseller the with the request for cancellation

2. If cancellation is done within 15 (Fifteen) days from plan purchase date, then the Device would be eligible for 100% refund of the Plan Fee, generally paid back to you within 7 business days of receipt of accepted cancellation request
3. If the cancellation request is received after the expiry of 15 (Fifteen) days from the date of purchase of the plan, there will be no refund under this Plan
4. Additionally, once a Damage Repair Request has been raised under the Plan, the Plan cannot be cancelled, and no refund is available irrespective of the decision on the Repair Request
5. Servify may cancel this Plan if service parts for the Registered Device become unavailable, upon thirty (30) days' prior written notice or through a notification within the V-Shield app and by offering the refund for the balance period on an applicable pro-rata basis, subject to no Repair Request made by you prior to the date of cancellation or services availed by you from Servify. In such a scenario, the benefits of this Plan for future date stands cancelled and you will be offered alternate options, commercially reasonable as determined solely by Servify

# 11. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, vivo, SERVIFY AND ITS EMPLOYEES AND AGENTS WILL UNDER NO CIRCUMSTANCES BE LIABLE TO YOU OR ANY SUBSEQUENT OWNER FOR ANY INDIRECT OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO COSTS OF RECOVERING, REPROGRAMMING, OR REPRODUCING ANY PROGRAM OR DATA OR THE FAILURE TO MAINTAIN THE CONFIDENTIALITY OF DATA, ANY LOSS OF BUSINESS, PROFITS, REVENUE OR ANTICIPATED SAVINGS, RESULTING FROM SERVIFY'S OBLIGATIONS UNDER THIS PLAN. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE LIMIT OF vivo, SERVIFY AND ITS EMPLOYEES AND AGENT'S LIABILITY TO YOU AND ANY SUBSEQUENT OWNER ARISING UNDER THE PLAN SHALL NOT EXCEED THE CURRENT MARKET VALUE OF THE REGISTERED DEVICE. SERVIFY SPECIFICALLY DOES NOT WARRANT THAT (i) IT WILL BE ABLE TO REPAIR OR REPLACE REGISTERED DEVICE WITHOUT RISK TO OR LOSS OF PROGRAMS OR DATA, (ii) IT WILL MAINTAIN THE CONFIDENTIALITY OF DATA, OR (iii) THAT THE OPERATION OF THE PRODUCT WILL BE UNINTERRUPTED OR ERROR-FREE. NOTHING IN THIS AGREEMENT SHALL EXCLUDE OR LIMIT SERVIFY'S LIABILITY FOR (I) DEATH OR PERSONAL INJURY CAUSED BY ITS NEGLIGENCE, OR (II) FRAUD. TO THE EXTENT THAT LIABILITY UNDER SUCH LAWS AND REGULATIONS MAY BE LIMITED, SERVIFY'S LIABILITY IS LIMITED, AT ITS SOLE OPTION, TO REPLACE OR REPAIR OF THE REGISTERED DEVICE OR SUPPLY OF THE SERVICE

# 12. Transfer of Plan

1. The transfer of ownership of the Plan for the Registered Device from the Device to another party will render the Plan & its benefits null and void

2. If the Registered Device is replaced under Manufacturer's Warranty during the Plan Term, then the replacement Device will be termed as Registered Device, with the applicable Plan benefits for the remaining period of the Plan Term.

# 13. General Terms

1. Servify may subcontract or assign performance of its obligations to third parties but shall not be relieved of its obligations to you in doing so
2. Servify is not responsible for any failures or delays in performing under the Plan that are due to events outside its reasonable control
3. You are not required to perform preventative maintenance on the Registered Device to receive service under the Plan, but update the vivo Service Claims app from time to time whenever there is a new version available on the Google Play Store or as advised on https://vivo.servify.tech/login
4. This Plan is offered and valid only if you are making a purchase in India and using in India
5. This Plan is not offered to persons who have not reached the age of majority. This Plan may not be available in all states, and is not available where prohibited by law
6. In carrying out its obligations Servify may, at their discretion and solely for the purposes of monitoring the quality of their response, record part or all of the calls between you and them
7. Servify have security measures, which should protect your data against unauthorized access or disclosure as well as unlawful destruction. You will be responsible for the instructions you give to Servify regarding the processing of data, and Servify will seek to comply with those instructions as reasonably necessary for the performance of the service and support obligations under the Plan. If you do not agree with the above or if you have questions regarding how your data may be impacted by being processed in this way, contact or Service at the support mediums provided such as support@servify.tech
8. The terms of the Plan, including the original sales receipt of the Registered Device and the Plan Confirmation, prevail over any conflicting, additional, or other terms of any purchase order or other document, and constitute your and Servify's entire understanding with respect to the Plan
9. Servify is not obligated to renew this Plan. If either Servify does offer a renewal, they will determine the price and terms
10. There is no informal dispute settlement process available under this Plan
11. In the event any section or portion of a section of these terms and conditions are deemed invalid, void or unenforceable, that section or portion of a section shall be severed from these terms and conditions, and the remaining terms and conditions shall continue in full force and effect
12. These terms and conditions shall be governed by and construed under the laws of India
13. These terms and conditions do not affect your statutory rights as a consumer

# 14. Support Contact Details

1. Servify Customer Service Number: 1800 123 333 888 (Toll Free), All days, 9am to 9pm
2. Servify Customer Service Email ID:  support@servify.tech