

# BEST PRICE PROTECTION

## Insurance Product Information Document



**Company:** Inter Partner Assistance SA

**Product:** OP Duo Best Price Protection  
OP DUO 01122021EN

This document is a summary of the OP Duo Best Price Protection cover. Please see the complete terms and conditions of the product in the policy documentation.

### What is this type of insurance?

This insurance provides assistance in the event of Best Price Protection. The policy is valid for OP Duo cardholders with a permanent residence in Finland. The persons covered are referred to as covered person/s. The policyholder is OP Retail Customers Plc.



#### What is insured?

- ✓ We will refund the difference between the original price paid for an eligible item and the reduced selling price for the identical eligible item (manufacture year, make, model as well as identical accessories) found at any store, if the reduction is discovered within 30 days of purchase and equal to or higher than €50.



#### What is not insured?

- ✗ Eligible items purchased, or reduced selling price items found, outside of the country of residence.
- ✗ Incidents which cannot be proven from the existing documentation.
- ✗ Items for sale from a store belonging to the same chain in a different location, retailing at a lower price.



#### Are there any restrictions on cover?

- ! Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.
- ! If you possess multiple OP Retail Customers Plc cards we will only pay the highest single limit of the cards, the benefit values will not be cumulative.



#### Where am I covered?

- ✓ An item bearing the name or brand of the retailer or manufacturer with a minimum purchase price of €50, purchased by you solely for personal use (including gifts), which has been charged fully to your covered card in a single transaction from a store and is not listed as an item which is not covered.



#### What are my obligations?

- The Covered Person must take all reasonable care and precautions to prevent an incident from happening and take steps to minimize loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.
- In order to be eligible to receive cover under this benefit schedule you will only be covered for BEST PRICE PROTECTION if 100% of the eligible item/s total cost has been charged to the covered card.
- You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.



### **When and how do I pay?**

The cardholder does not pay for the insurance, the insurance cover is provided as a free of charge benefit to the OP Duo cardholder. OP Retail Customers Plc will pay Inter Partner Assistance for the insurance cover.



### **When does the cover start and end?**

Cover begins at the start date of your covered card. Cover will end when the card account is terminated or when these benefits are cancelled or expire.

Purchases made after the start date of your covered card are covered under BEST PRICE PROTECTION.



### **How do I cancel the contract?**

These benefits are included with your covered card, the benefits cannot be cancelled separately. If you cancel the covered card the cover will end and all benefits will stop. Please see your Credit Card agreement for full details of how to cancel the covered card.