



Insurance Policy for Bullionz.com

Effective date: 01.01.2024 (01 January 2024)

1. Shipment Coverage: BT Exchange UAB and BT Exchange CZ ("the Companies") understand the importance of ensuring the safety and security of shipped products. As such, the Companies offers insurance coverage for all products shipped to clients. Insurance is mandatory for any product or item sold via <https://store.bullionz.com>

2. Coverage Details:

- a. All shipped products are covered against damage, loss, or theft during transit.
- b. Insurance coverage starts from the moment the product leaves the Companies premises until it reaches the designated delivery address.

3. Claims Process:

- a. In the event of damage, loss, or theft during transit, the client must immediately notify the Companies by contacting the claims department at claims@bullionz.com.
- b. The client must provide detailed information about the incident, including photos of the damaged package, and a description of the damage or loss.
- c. The Companies will initiate a claims investigation and assess the validity of the claim based on the provided information.
- d. If the claim is approved, the Companies will take appropriate action to replace or refund the product, as per the sales contract.

4. Exclusions:

- a. Damage caused by improper handling, misuse, or negligence after delivery.
- b. Loss or damage due to client's failure to retain packaging, price tag, and security elements for the specified period.
- c. Loss or damage resulting from circumstances beyond the Companies control, such as natural disasters or acts of God.