

Mobile Protect

Policy Wording

CHUBB®

Mobile Protect

1. Insurance Benefits under this Policy

The table below provides a summary of the Benefits available under this Policy, subject to the terms and conditions that apply.

You are only allowed to claim up to 3 events of Damage, Loss or Theft of Mobile Phone in any single twelve (12) month period whether you purchase a Monthly or an Annual policy. Only one event of Loss or Theft is allowed.

Events	Benefits	Policy limits	Clause
Damage of Mobile Phone	Coverage offered includes (but not limited to) screen damage, water and liquid damage, and more. Deductible of SGD75 for each and every repair is applicable. Deductible of SGD150 for each and every replacement is applicable.	Covers up to: - 3 events of Accidental or Malicious Damage; or - 2 events of Accidental or Malicious Damage and 1 event of Loss or Theft	5.1
Loss or Theft of Mobile Phone	One-for-one replacement in the event your mobile phone is misplaced or stolen. Deductible of SGD150 for each and every replacement is applicable.	Covers only 1 event of Loss or Theft	5.2 and 5.3
Unauthorised Use of Mobile Phone due to Loss or Theft	Up to 24 hours cover for unauthorised network charges incurred as a result of loss or theft.	SGD250	5.4
Cover for Mobile Phone Accessories	Replacement of any mobile phone accessories which are damaged, lost, or stolen at the same time as your mobile phone.	SGD250	5.5
PayLah! E-Wallet Protection Cover	Unauthorised transactions made using your PayLah! Account. Max limit of SGD100 for each and every claim, subjected to a max of SGD500 per Annual Policy period.	SGD500	6
Cash Out Robbery Cover	Reimbursement of withdrawn cash due to cash out robbery. Max limit of SGD100 for each and every claim, subjected to a max of SGD500 per Annual Policy period.	SGD500	7
Important Document Cover	Replacement cost of important documents. Max limit of SGD100 for each and every claim, subjected to a max of SGD500 per Annual Policy period.	SGD500	8

To make a claim and for any general enquiry about Your Policy, please contact Chubb Assist:

Hotline	+65 6398 8797
Important Note	<p>The process for making a Claim is set out at Clause 10.</p> <p>Prior to contacting Chubb Assist to make a Claim, you must report the Loss or Theft of Your Mobile Phone, Cash Out Robbery and Theft of Important Documents to the police.</p> <p>Please have the police reference number, IMEI number for your Mobile Phone and Your Policy details ready when you contact Chubb Assist.</p>

2. Important information regarding Your Policy

2.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.

2.1.2 In return for You paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.

2.2 Please read Your Policy

It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they set out the terms, conditions and exclusions that apply to Your insurance under Your Policy.

2.3 Checking Your Policy

Please check this document (which is Your Policy Wording) and Your Policy Schedule to make sure all the information on them is correct. Please let Us know immediately if any alterations are needed. Please contact Us if You have changed Your Email Address or account details.

2.4 Contact Us

2.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946.

2.4.2 You may contact Our Customer Service Hotline: +65 6398 8797, Mondays to Fridays (excluding public holidays), 9.00 am - 5.00pm.

2.5 Keeping Your documents safe

2.5.1 You should keep this document and Your Policy Schedule in a safe place in case You need to refer to them in the future.

2.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

3. Cover under Your Insurance Policy

3.1 Who and What is insured?

You are insured for the Benefits subject to the terms, conditions and exclusions of Your Policy.

3.2 What are the Eligibility Requirements?

3.2.1 To be eligible for cover, You must be a Singapore Resident, and You must be eighteen (18) years of age or older at the Commencement Date.

3.2.2 In addition, Your Mobile Phone specifications must fulfil the following criteria:-

- The Age of Your Mobile Phone is no more than 36 months at the Commencement Date;
- Your Mobile Phone was purchased either:
 - o new from a Manufacturer, a mobile phone network or a retail store; or
 - o refurbished from a Manufacturer or a mobile phone network; or
 - o from a private transaction where the proof of the original purchase date of the device from a retailer, Manufacturer or mobile phone network can be provided.

Any misrepresentation of the abovementioned criteria shall render any Benefits available invalid.

3.2.3 If You have cancelled an earlier monthly Mobile Protect Policy after using up the maximum number of Benefits available in a single twelve (12) month period, You will not be eligible to take out a new monthly Mobile Protect Policy during the same twelve (12) month period.

4. The meaning of certain words

The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below:

Accessories mean items included in the Manufacturer's box with Your Mobile Phone when it was purchased, such as but not limited to, Your Mobile Phone's chargers, protective cases, headphones and hands-free devices.

Accidental Damage means where sudden, unforeseeable and accidental external forces, including dropping, impact, fire and liquid contact, cause damage to Your Mobile Phone (including screen damage) which adversely affects the functionality of Your Mobile Phone.

Age of Your Mobile Phone means the period from when Your Mobile Phone was originally purchased:

- brand new from a Manufacturer, a mobile phone network or a retail store; or
- refurbished from a Manufacturer or a mobile phone network, such that it will perform like a brand new mobile phone in accordance with the original manufacturer's specifications.

Annual Policy means You are paying an annual premium, and Your Period of Insurance is one (1) year from the Commencement Date or the latest Renewal Date whichever is later.

ATM means automatic teller machine.

Benefits mean the benefits available under this Policy detailed at Clause 1 above and Your Policy Schedule, which are payable for the Period of Insurance subject to the terms and conditions of Your Policy.

Cash Out Agent means a dedicated agent or general shop that allows for cash withdrawals.

Cash Out Robbery means either of the following circumstances:

- a person forces You, by use or threat of force or violence, to make a cash withdrawal from an ATM or a Cash Out Agent location, and takes the Withdrawn Cash from You without Your permission and with the intention of permanently depriving You of it; or
- You make a cash withdrawal from an ATM or a Cash Out Agent location and, immediately following the withdrawal or within two (2) hours of the withdrawal, a person takes Your Withdrawn Cash without Your permission and with the intention of permanently depriving You of it, by use or threat of force or violence.

Chubb/We/Us/Ours means Chubb Insurance Singapore Limited.

Claim means a request by You for any of the Benefits under this Policy.

Commencement Date means the original inception date of cover shown on Your Policy Schedule.

Damage means Accidental Damage or Malicious Damage.

Deductible means the amount payable by You towards each and every Claim paid by Us, where applicable.

Email Address means the email address You have provided to Us when You applied for this Policy or any updated email address You have provided to us during the Period of Insurance.

E-Money Account means the DBS PayLah! mobile payment application account which is registered to You and installed on Your Mobile Phone.

E-Money Account Issuer means DBS Bank Ltd.

IMEI means the International Mobile Equipment Identity number which is the unique identification number for Your Mobile Phone.

Immediate Family means Your children, spouse, partner and/or parents who permanently reside with You at Your permanent residence.

Important Documents mean identification documents issued by the government of the Republic of Singapore or Your country of origin including, but not limited to:

- passport,
- driving licence and
- identity cards.

Loss or Lost means:

- You have accidentally or unintentionally left Your Mobile Phone Unattended in any location and it has then disappeared;
- Your Mobile Phone is in a known location, but You are not reasonably able to retrieve it due to circumstances outside of Your control; or
- Your Mobile Phone has disappeared, and You are not sure how it has disappeared.

but does not include any situation where Your Mobile Phone is Stolen.

Malicious Damage means intentional or deliberate damage to Your Mobile Phone caused by a third party, not including Your Immediate Family.

Manufacturer means entity which originally manufactured Your Mobile Phone.

Manufacturer's Warranty means any warranty given to You by the Manufacturer in respect of Your Mobile Phone, whether expressed or implied.

Mobile Phone means the insured device, identified by the IMEI You have declared to Us.

Monthly Policy means You are paying a monthly premium, and Your Period of Insurance is one (1) month from the Commencement Date or the latest Renewal Date whichever is later.

Premium means the amount You agree to pay Us in return for Benefits under this Policy.

Period of Insurance means:

- if You are paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date whichever is later; or
- if You are paying an annual premium, one (1) year from the Commencement Date or the latest Renewal Date whichever is later.

Policy means this document and the Policy Schedule describing the insurance contract between You and Us.

Policy Schedule means the policy document provided to You following purchase of the insurance which includes the unique details of Your Mobile Phone and which confirms Your chosen level of insurance cover, Your period of cover, limits of liability and Deductible payable.

Replacement means a replacement mobile phone handset, which has the same or similar specification as Your Mobile Phone as determined by Us. At Our discretion, a Replacement may be a new handset or a Refurbished Handset which has the same or similar specification to Your Mobile Phone.

Refurbished Handset shall mean a mobile phone handset that was previously used, but has been restored to like-new working condition in accordance with the original Manufacturer's specifications, such that it will perform like a brand-new product.

Renewal Date means:

- if You are paying a monthly premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month; or
- if You are paying annual premium, one (1) year from the Commencement Date and subsequently, the same day of each successive year.

Singapore Resident means a Singapore citizen or Singapore permanent resident or a holder of a valid work permit or employment pass or long-term visit pass or dependant's pass or S pass issued by the authorities in Singapore.

Stolen or Theft means a third party takes Your property without Your permission and with the intention of permanently depriving You of it.

Unattended means when Your possessions are not under Your observation and within Your reach and/or Your possessions can be taken without You being able to prevent them from being taken.

Unauthorised Transactions mean transactions which are carried out using Your PayLah! E-Money Account, other than transactions carried out by You or with Your authorisation.

Unauthorised Use means costs that have been incurred under your airtime contract as a result of the Unauthorised Use of airtime or data following the Theft of Your Mobile Phone and a successful Claim under Your Policy following the Theft of Your Mobile Phone.

Withdrawn Cash means cash that You have withdrawn from any ATM or Cash Out Agent(s), from a DBS account that is in Your name.

You/Your means the person who is named as the policyholder in the Policy Schedule.

5. Mobile Phone Benefits

5.1 Damage of Mobile Phone

In the event of Damage to Your Mobile Phone, We reserve the right to determine either to:

- repair Your Mobile Phone (where possible); or
- replace Your Mobile Phone with a Replacement Handset. We will make reasonable efforts to replace Your Mobile Phone with one of the same brand, model, specification and colour, but this cannot be guaranteed.

This Policy will not cover any damage to or failure of Your Mobile Phone that is not a result of Damage. If Chubb provides You with a Replacement Handset, Your original Mobile Phone will become the property of Chubb.

5.2 Loss of Mobile Phone

If Your Mobile Phone is Lost, We will replace it with a Replacement Handset. We will make reasonable efforts to replace Your Mobile Phone with one of the same brand, model, specification and colour, but this cannot be guaranteed.

5.3 Theft of Mobile Phone

If Your Mobile Phone is Stolen, We will replace it with a Replacement Handset. We will make reasonable efforts to replace Your Mobile Phone with one of the same brand, model, specification and colour, but this cannot be guaranteed.

5.4 Unauthorised Use of Mobile Phone due to Loss or Theft

If Your Mobile Phone is Lost or Stolen, We will pay for network charges (voice calls, SMS and data) incurred up to twenty-four (24) hours after You discovered Your Mobile Phone was Lost or Stolen limited to a maximum limit as stated at Your Policy Schedule. The SIM card (or embedded SIM) in Your Mobile Phone must be registered to You in order for these charges to be reimbursed where a Claim is made under Your Policy.

5.5 Cover for Mobile Phone Accessories

In the event of a successful Claim being accepted by Us in respect of Your Mobile Phone, We will replace any Accessories Damaged, Lost or Stolen at the same time as Your Mobile Phone.

5.6 Conditions and Exclusions applicable to Clause 5

5.6.1 We will not cover losses under this clause which are recoverable from any other source.

5.6.2 We will not pay any Benefit in excess of the maximum number of Benefits payable in any single twelve (12) month period as set out in Your Policy Schedule.

5.6.3 We will not cover losses under this clause which arise from any of the following:

- a) any incident prior to the Commencement Date of Your insurance or after the cancellation or expiry of Your Policy;
- b) if the IMEI number cannot be identified on Your damaged Mobile Phone and You are unable to provide Us with evidence satisfactory to Us which proves the identity of Your Mobile Phone;
- c) if you fail to declare to Us the IMEI number from Your Mobile Phone or any subsequent changes to the IMEI number subject to the terms and conditions of this Policy;

- d) any Claim for failure of Your Mobile Phone that is covered by the Manufacturer's Warranty;
- e) any Claim as a result of wear and tear or gradual deterioration of performance of Your Mobile Phone;
- f) any Damage to, Loss of or Theft of, SIM cards, storage media, or Accessories which is in isolation and not part of or arising from the Damage to, Loss of or Theft of Your Mobile Phone;
- g) any damage or loss of data held on Your Mobile Phone, including but not limited to any pictures, software, downloads, apps and music;
- h) any loss or expense incurred as a result of not being able to use Your Mobile Phone;
- i) any loss or expense incurred for the restoration of data stored on Your Mobile Phone or within the SIM card in Your Mobile Phone or storage media;
- j) any reconnection fees for Your Mobile Phone or Replacement Handset;
- k) any fees You pre-paid for services which You were unable to use after Your Mobile Phone was Damaged, Lost or Stolen Lost;
- l) any damage or breakdown caused by incorrect installation of any component or part in Your Mobile Phone, faulty software or a virus affecting the operating system on Your Mobile Phone;
- m) any modifications made to the hardware of Your Mobile Phone, including but not limited to adding gems, precious metals or upgrading the components of Your Mobile Phone;
- n) any modifications made to the software of Your Mobile Phone that are not supported or authorised by the Manufacturer (such as "jailbreaking" or "rooting") of Your Mobile Phone;
- o) any use of software on Your Mobile Phone that is not supported or authorised by the Manufacturer (such as installing apps other than from the Manufacturer's authorised app store);
- p) war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority, riot or civil commotion, terrorist activity of any kind;
- q) ionising or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel;
- r) any Claim for Malicious Damage which was caused by You or Your Immediate Family;
- s) any damage that is solely cosmetic and does not adversely affect the normal functioning of Your Mobile Phone;
- t) any repairs or other costs for repairs carried out by anyone not authorised by Us; or
- u) any Claim as a result of not taking care of Your Mobile Phone for example but not limited to:
 - knowingly leaving Your Mobile Phone somewhere it is likely to be Damaged, Lost or Stolen;
 - using or handling Your Mobile Phone where damage is likely to happen, for example whilst taking a bath or shower, handling heavy duty equipment, playing competitive sports or placing yourself in a hazardous situation; or
 - the Theft of Your Mobile Phone from any property, which is not accompanied by evidence of forced entry or exit.

5.6.4 In the event of Damage Claim:

- You must return Your damaged Mobile Phone, damaged Accessories and faulty replacements to Our authorised repairer. If You fail to return the damaged Mobile Phone, damaged Accessories and faulty replacements, We will charge You for the cost of any replacement Mobile Phone, Accessories and replacements We provide.
- If a Claim for Damage is declined by Us, and You have subsequently had a repair carried out on Your Mobile Phone, then in the event of any subsequent Claim being reported by You for Your Mobile Phone, You shall be required to provide evidence to Us that Your Mobile Phone was repaired by an authorised repairer such as the Manufacturer or by an accredited repairer through Your Mobile Phone network, retail store or previous insurer before the occurrence of the later and more recent event giving rise to the Claim.

5.6.5 In the event of Loss or Theft, you must report the Loss or Theft to:

- the Police within twenty-four (24) hours of becoming aware of the Loss or Theft and retain documentary evidence, such as a police report or Loss reference, for use in support of Your Claim; and

- Your network provider as soon as possible in order to avoid Unauthorised Use of Your Mobile Phone which could lead to additional charges being incurred by You which You are not responsible for making.

If You are claiming costs for Unauthorised Use following the Loss or Theft of Your Mobile Phone, You must also provide Us with Your itemised Mobile Phone bill for the relevant period.

We will not provide cover for the Loss or Theft of Your Mobile Phone under this clause if You do not report the Loss or Theft of Your Mobile Phone to the Police within twenty-four (24) hours.

6. PayLah! E-Wallet Protection Cover

6.1 Under this clause, We will provide cover to You for any Unauthorised Transactions made using Your E-Money Account, subject to the limit as specified at Your Policy Schedule and subject to the terms and conditions stated throughout this clause in addition to those specified at Clause 9.

We will only pay for the Unauthorised Transactions for which You are responsible under the terms and conditions of Your E-Money Account, provided that You have complied with all terms and conditions set out by the E-Money Account Issuer.

You will be provided cover in the event: -

- Your Mobile Phone containing Your E-Money Account is Lost or Stolen, We will reimburse You for any Unauthorised Transactions which take place in the first twenty-four (24) hours prior to You first reporting the Loss or Theft to the E-Money Account Issuer, for which you are not indemnified by the E-Money Account Issuer; or
- any Unauthorised Transactions are made on Your E-Money Account while Your Mobile is still in Your possession, We will reimburse You for any such Unauthorised Transactions which take place in the two (2) months prior to You first reporting the Unauthorised Transactions to the E-Money Account Issuer and provided that at the point where the Unauthorised Transaction took place, You had in place a valid Mobile Protect Policy with Us.

6.2 Conditions and Exclusions applicable to this Clause

6.2.1 Conditions

If Your Mobile Phone containing Your E-Money Account is Lost or Stolen you must report the Loss or Theft to:

- the Police within twenty-four (24) hours of becoming aware of the Theft or Loss and retain documentary evidence, such as a police report or Loss reference, for use in support of Your Claim; and
- the E-Money Account Issuer as soon as You practicably can and within twenty-four (24) hours of the Loss or Theft of Your Mobile Phone.

If You become aware of any Unauthorised Transactions made on Your E-Money Account whilst Your Mobile Phone is still in Your possession, You must report the Unauthorised Transactions to the E-Money Account Issuer as soon as You can and within twenty-four (24) hours of becoming aware of any Unauthorised Transactions. You should in the first instance contact the E-Money Account Issuer and query any transactions on Your E-Money Account that You have not authorised or approved.

If after investigation by the E-Money Account Issuer, it is confirmed that Unauthorised Transactions have occurred and will not be indemnified by the E-Money Account Issuer, You should:

- make a Claim to Us as soon as You can and within fourteen (14) days of the incident occurring.
- provide evidence of the Unauthorised Transactions from your E-Money Account Issuer such as bank statements.
- disclose to Us all circumstances relevant to the Claim.

6.2.2 Exclusions

We will not pay any Benefit for the following scenarios:

- a) If Your Mobile Phone is Stolen as a result of You not taking care of Your Mobile Phone for example but not limited to:
 - knowingly leaving Your Mobile Phone somewhere it is likely to be Stolen; or
 - the Theft of Your Mobile Phone from any property, which is not accompanied by evidence of forced entry or exit.
- b) For charges incurred by a member of Your Immediate Family, or by a person You have authorised to use Your E-Money Account.

- c) For losses that do not occur during the Period of Insurance.
- d) Losses that result from, or related to, business pursuits including Your work or profession.
- e) Where Your Mobile Phone is Stolen from a vehicle where Your Mobile Phone is in view regardless whether the vehicle is locked or unlocked.
- f) Any losses and/or unauthorised charges due to any kind of system, malware and/or data hacks and/or any losses incurred as a result of the Theft or misuse of any data or databases under the control of financial institutions, merchants, retailers or payment system providers.
- g) When criminal or fraudulent acts are committed, including the Theft or misuse of Your Mobile Phone, any data or databases under the control of the E-Money Account Issuer by the employees of the E-Money Account Issuer and/or Your Immediate Family.

7. Cash Out Robbery Cover

7.1 Under this clause, We will reimburse You for any Withdrawn Cash which is Stolen by means of Cash Out Robbery, subject to the limits as specified in Your Policy Schedule and to the terms and conditions stated throughout this clause in addition to those specified at Clause 9.

7.2 Conditions and Exclusions applicable to this Clause

7.2.1 Conditions

In the event of a Cash Out Robbery:

- You should immediately notify the Police of the Cash Out Robbery and within twenty-four (24) hours of the Cash Out Robbery occurring.
- You should obtain an official Police report which confirms the exact time and place of the Cash Out Robbery.
- Report any Claim to Us as soon as You can and within fourteen (14) days of the Cash Out Robbery occurring.

7.2.2 Exclusions

We will not pay any Benefit for the following scenarios:

- a) Physical injury or death suffered by You or any other person during or after a Cash Out Robbery;
- b) Any cash or property belonging to You or any other person which is stolen or damaged during the Cash Out Robbery, other than the Withdrawn Cash;
- c) Damages and/or liabilities that happened before or after the Period of Insurance;
- d) If You authorise a third party including but not limited to a member of Your Immediate Family to withdraw cash on Your behalf; or
- e) Cash Out Robbery which occurs within the premise of the bank branch where the Withdrawn Cash was taken out.

8. Important Document Cover

8.1 In the event of the Theft of Your Important Documents, We will reimburse the cost of;

- replacing Your Important Documents; and
- reporting the Theft of Your Important Documents to relevant authorities.

Subject to the limits as specified in Your Policy Schedule and to the terms and conditions stated throughout this clause in addition to those specified at Clause 9.

8.2 Conditions and Exclusions applicable to this Clause

8.2.1 Conditions

In the event of the Theft of Your Important Documents You must:

- Report to the police or relevant authority within twenty four (24) hours the Theft of Your Important Documents occurring and retain any relevant documents issued by the police or relevant authority.
- Report any claim to Us as soon as You can and within fourteen (14) days of the Theft of Your Important Documents occurring.
- Complete and submit a claim form which We will provide.

8.2.2 Exclusions

We will not pay any Benefit under Your Policy for the following:

- The Theft of Your Important Documents from automobiles or motorcycles.
- If We determine that You haven't made available all applicable and relevant information to substantiate Your Claim.
- For loss related to Your business or Your employer.
- For any loss of income or use of Your identity.

9. General Conditions

9.1 Where does Your Policy apply?

Your Policy insures You and Your Mobile Phone twenty-four (24) hours a day anywhere in the world unless the benefits stated under clause 5 to 8 has taken place in a country where the Ministry of Foreign Affairs of Singapore has issued advice against travelling there prior to Your departure.

9.2 Free Look Period

You have fourteen (14) days after You receive Your Policy Wording and Policy Schedule to decide whether the Policy meets Your needs ("Free Look Period"). You can cancel Your insurance by notifying Us in writing within the said fourteen (14) days and We will refund the premium paid unless You have made a Claim under Your Policy. Even after this Free Look Period ends You still have cancellation rights (see Clause 9.12).

9.3 Deductible

You must pay the applicable Deductible for each Claim as stated in Your Policy Schedule.

9.4 Law of Singapore

Your Policy is governed by the laws of Singapore.

9.5 Disputes

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

9.6 Singapore Currency

All payments by You to Us or Us to You or someone else under Your Policy must be in Singapore dollars / the currency of Singapore.

9.7 Premium

Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' prior written notice of any change to Your Email Address on file.

9.8 Modification

We reserve the right to modify the term and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your Email Address You provided to Us when You applied for this Policy.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

9.9 Commencement and Period of Insurance

Your Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

9.10 Fraudulent Claims

If any Claim under Your Policy is in any respect:

- a) fraudulently exaggerated; or
- b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such Claim and shall be entitled to immediately terminate Your Policy with effect from the Claim notification or submission date.

9.11 Subrogation

In the event of any payment made by Us under one or more clauses of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

9.12 Cancellation

9.12.1 When You can cancel

If Your Policy is an Annual Policy, You may cancel this Policy during any Period of Insurance by giving Us at least thirty (30) days prior notice to Our email address: dbscs.sg@chubb.com or by calling Us on +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm; excluding public holidays). We will give You a pro-rata refund of the Premium for the remaining portion of any period for which You have already paid. However, We will not refund any Premium if a Claim has been made under Your Policy.

If Your Policy is a Monthly Policy, You may cancel this Policy at any time during the Period of Insurance by giving notice to Our email address: dbscs.sg@chubb.com or by calling Us on +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm; excluding public holidays). No refund of any Premium will be given.

9.12.2 When We can cancel

If Your Policy is an Annual Policy, We may cancel Your Policy during any Period of Insurance by giving You at least thirty (30) days prior notice in writing to Your Email Address. We will give You a pro-rata refund of the Premium for the remaining portion of any period for which You have already paid. However, We will not refund any Premium if a Claim has been made under Your Policy.

If Your Policy is a Monthly Policy, We may cancel Your Policy by giving You at least thirty (30) days prior notice to the Renewal Date in writing to Your Email Address. No refund of any Premium will be given.

9.12.3 Automatic cancellation

Your Policy will be automatically cancelled by Us:

- (a) upon Your death; or
- (b) if You cease to be a Singapore Resident.

9.13 Renewal of Your Policy

9.13.1 Monthly Policy

If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 9.12. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) month from the Renewal Date upon Your payment of the premium due on each Renewal Date. Unless and until you tell us otherwise, We will automatically deduct the premium from Your nominated account.

9.13.2 Annual Policy

If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 9.12.

If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.

Unless and until you tell us otherwise, We will automatically deduct the premium from Your nominated account. We will give You notice of Your upcoming renewal, and the deduction of premium from Your nominated account, at least forty-five (45) days prior to the Renewal Date.

9.14 Your Duties to Us

9.14.1 Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know. Otherwise, this Policy may be void.

By agreeing to this insurance, You declare that to the best of Your knowledge, Your Mobile Phone is in good working condition which means fully functioning according to the design and Manufacturer's specification, no visible cracks, liquid damage, missing Accessories, or added unauthorised parts prior to the purchase of this Policy.

9.14.2 Duty of Care

Without prejudice to any of the exclusions set out above, You shall take all reasonable precautions and exercise due care to protect Your Mobile Phone against Damage, breakdown, Loss or Theft and shall maintain Your Mobile Phone in a proper state of repair at all times.

9.14.3 Consequences of breach of duty, fraud or misrepresentation

We may refuse to pay a Claim either in whole or in part, if You:

- (a) breach the duty of duty of disclosure;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent Claim under any policy of insurance; or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so

9.15 Inspection and Salvage and ownership after a Claim

9.15.1 If You make a Claim, We may inspect Your Mobile Phone and/or Mobile Phone Accessories. Whilst We have no obligation to take possession of Your Mobile Phone and/or Mobile Phone Accessories We reserve the right to do so in the event We are providing You with a Replacement Mobile Phone and/or Mobile Phone Accessories.

9.15.2 We are entitled to obtain and retain any property, including Your Mobile Phone and/or Mobile Phone Accessories that are salvaged or recovered after We pay a Claim by replacing or paying to replace Your Mobile Phone and/or Mobile Phone Accessories. We may sell Your Mobile Phone and/or Mobile Phone Accessories subject to a Claim and keep the proceeds.

9.15.3 If We replace Your Mobile Phone and/or Mobile Phone Accessories, it becomes Ours. If Your Mobile Phone and/or Mobile Phone Accessories is returned or found after it is Lost or Stolen You must notify Us and send it to Us if We ask You to do so.

9.16 Interpretation

This Policy and the Schedule with attaching clauses and any amendments or endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

9.17 Notice Of Trust Or Assignment And Third Party Rights

9.17.1 Chubb shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

9.17.2 A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms.

9.18 Other Insurance

To the extent permitted by law, when other insurance applies to a covered loss, We will pay only in excess of the other insurance, limited to the indemnity being provided under Your Policy, unless that other insurance was specifically written to be excess over the indemnity provided in Your Policy.

Should You make a Claim under Your Policy, You must advise Chubb of any other insurance which may cover any of the Benefits provided under this Policy.

9.19 Payment before Cover Warranty

- (a) Notwithstanding anything herein contained but subject to Clause 9.19(c), it is hereby agreed and declared that the Premium due must be paid and actually received in full by Us on or before the Commencement Date (or the Renewal Date for renewals).
- (b) In the event that the Premium due is not paid and actually received in full by Us on or before the Commencement Date (or the Renewal Date for renewals), no Benefits whatsoever shall be payable by Us.
- (c) For any policy where We agree that payment of premium is to be made by credit card / debit card or bank GIRO, the submission of a complete and properly signed direct debit authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 9.19(d).
- (d) In the event of any rejection by the card centre or the bank of the direct debit authorisation form (or any such form referred to in Clause 9.19(c)) or any inability by Us to obtain payment of the Premium by credit card / debit card or GIRO deduction due to any reason, We shall allow up to three (3) attempts for the charge and deduction of the outstanding Premium from the relevant card centre of bank. Should such attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when Premium was due and unpaid and no Benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your Email Address. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

9.20 Payment of Benefits - Special Condition

You will not be covered for the Damage, Loss or Theft of Your Mobile Phone, Cash Out Robbery or Theft of Your Important Documents under more than one (1) Mobile Protect Policy issued by Us or any Chubb related Company for the same Mobile Phone. If the Damage or Loss or Theft of Your Mobile Phone, Cash Out Robbery or Theft of Your Important Documents is covered under more than one (1) such policy, We will consider You to be covered only under the policy which provides the highest benefits. Where the benefits under any additional policy are identical, We will consider You to be insured under the policy first issued. All policies not recognised by Us shall be cancelled.

9.21 Personal Data Protection Consent

You are deemed to give Your consent and authorisation to Chubb to collect, use, disclose, and/or process Your personal data or information supplied to Chubb without further notification to You confidentially with its affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Chubb, handling claims and customer service. A copy of Chubb's Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Chubb's Data Protection Officer at 138 Market Street #11-01 CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Chubb and Chubb may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

9.22 Reasonable Care

You must:

- a) take all reasonable measures to maintain Your Mobile Phone insured under this Policy in sound condition;
- b) take all reasonable precautions to prevent or minimise loss, damage, destruction, liability, compensation, cost or expense covered by this Policy; and
- c) comply with all obligations and regulations imposed by any government, judicial or regulatory authority.

9.23 Registering Your IMEI

You need to ensure that Your IMEI is registered with Us after the purchase of this Policy. In the event where You purchase a different Mobile Phone during the Period of Insurance, You are required to notify Us within fourteen (14) working days of Your new IMEI number from the date of purchase. Failure to do so may mean You receive no Benefits under Your Policy arising from the Loss, Theft or Damage to Your Mobile Phone. You can do so by calling Us on +65 6398 8797.

You will be able to change Your IMEI number up to two (2) times during any single twelve (12) month period in respect of the purchase of a different Mobile Phone. We reserve the right to increase the premium charged if You register a different Mobile Phone valued at a higher retail price under this Policy.

9.24 Sanctions Exclusions Applicable to this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of Claims. All other terms and conditions of the Policy remain unchanged.

Chubb is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying Claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

10. Claims

10.1 After the occurrence of any incident giving rise to a Claim under this Policy, please have the police reference number, IMEI number for Your Mobile Phone and Your Policy details ready when You contact Chubb Assist.

You would be required to:

- Notify Us by contacting Chubb Assist at +65 6398 8797 within fourteen (14) days of the incident giving rise to a Claim.
- Fill in a Claim form upon Our request (if any) and send it back to Us within ten (10) days.
- Disclose to Us the correct incident reason for the Claim. When assessing any Claim, We will only consider the first reason and cause giving rise to the Claim and therefore will not consider any subsequent variations to this.
- Report any Loss of, or Theft of Your Mobile Phone, Cash Out Robbery and Theft of Important Documents to the police and provide Us with the police report and/or police reference number.

10.2 Settling Your Claim

If Your Claim is successful, We will inform You where, when and how to pay the Deductible. If Deductible is not paid, Your Claim will be invalidated.

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About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

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