

CyberSmart

Policy Wording

CHUBB®

1. Insurance Benefits under this Policy

The coverage and benefits You are entitled to are shown in the Policy Schedule.

Please note that the Benefit Amounts specified in the Policy Schedule are annual limits. This means that the maximum We will pay in any 12 month period is the Benefit Amount stated in the Policy Schedule, notwithstanding that there may be multiple Events during the relevant 12 month period (“Benefits Period”). This applies whether the Period of Insurance is annual or monthly. Furthermore, for a Family Policy, each Benefit Amount is an aggregate limit shared by the Policyholder and Immediate Family.

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

| Events | Benefits | Clause |
|------------------|---|--------|
| Cyber - Bullying | In the event of a Cyber-Bullying Incident, You are provided coverage for <ul style="list-style-type: none"> - Legal Consult; and/or - Legal Expenses; and/or - IT / Tech Support; and/or - Initial Counselling Session; and/or - Trauma Counselling Expenses; and/or - Additional Expenses. | 5.1 |
| Identity Theft | In the event of Identity Theft, You are provided coverage for: <ul style="list-style-type: none"> - Legal Consult; and/or - Legal Expenses; and/or - IT / Tech Support; and/or - Loss of Income; and/or - Additional Expenses. | 5.2 |

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

| | |
|----------------|--|
| Hotline | +65 6322 2136 |
| Important Note | The process for making a Claim is set out at Clause 9.1 Prior to contacting Chubb Assist to make a Claim, you must report the Cyber-Bullying Incident or Identity Theft to the police. You can do so via: https://www.police.gov.sg/e-services/report/police-report Please have the police reference number and Your Policy details ready when you contact Chubb Assist. |

2. Important Information regarding your Policy

2.1 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

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

2.3 Checking Your Policy

2.3.1 Please check this document (which is Our policy wording) wording and Your Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You have changed Your address or account details.

2.4 Contacting 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: 6398 8797, Mondays to Fridays, 9am - 5pm.

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?

3.1.1 You are insured for the Event(s) 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 (18) years of age or older at the Commencement Date or have a parent or guardian who is the Policyholder.

4. The meaning of certain words

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

Additional Expenses means expenses solely and directly incurred by You as a result of a Cyber-Bullying Incident or Identity Theft, including but not limited to the following:

- (i) Replacement Fees where applicable;
- (ii) Travel Expenses;
- (iii) eldercare and/or childcare costs;
- (iv) expenses incurred on the instructions of Our IT / Tech Support to arrange additional technical support in circumstances where it is not possible to assist with resolving or minimising the extent of the Cyber-Bullying Incident or Identity Theft by telephone or remote access alone.

Benefit Amount means any amount referenced as such in the Policy Schedule. For the avoidance of doubt, each Benefit Amount is an annual limit and once exhausted You will have no further cover for that benefit in the relevant Benefits Period.

Benefits Period means, for so long as this Policy remains in force, the period of 12 consecutive months starting from the Commencement Date and then each consecutive period of 12 months.

Children means any of Your children who: (a) permanently reside with You; (b) are under 21 years of age; and (c) are unmarried.

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 as shown in Your Policy Schedule.

Cyber Attack means the following malicious or fraudulent acts:

- (i) unauthorised access to, or use of, Your, or Immediate Family's, Electronic Device(s);
- (ii) alteration, corruption, damage, manipulation, misappropriation, theft, deletion, or destruction of Your, or Immediate Family's, Electronic Device(s);
- (iii) transmission or introduction of a computer virus or harmful code, including ransomware, into Your, or Immediate Family's, Electronic Device(s); or
- (iv) restriction or inhibition of access targeted at or directed against Your, or Immediate Family's, Electronic Device(s),

but Cyber Attack shall not mean the following non-malicious acts:

- (i) human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by You or Immediate Family, or a third party providing services to You;
- (ii) mistakes in legitimate electronic code or damage from code installed on Your, or Immediate Family's, Electronic Device(s) during the manufacturing process, upgrade process, or normal maintenance; or
- (iii) power failure, surge or diminution of electronic systems.

Cyber-Bullying means acts of harassment or intimidation, including defamation of character, invasion of privacy, or threats of violence, first committed against You online via an Electronic Device within the Policy Period.

Cyber-Bullying Incident means a single instance, or multiple related instances, of Cyber-Bullying.

Cyber Disruption means loss arising out of a Cyber Attack which results in the interruption of continuous, normal operation of Your:

- (i) electronic household management systems, where such interruption:
 - a) denies You or Immediate Family access to your residence; or
 - b) would make Your residence uninhabitable; or
- (ii) incidental business at home.

Cyber Extortion means one or more similar or related acts, which arise out of a Cyber Attack committed directly against You, or Immediate Family's, Electronic Devices and threatens the following unless a payment is made:

- (i) to release, divulge, disseminate, destroy, or use Your, or Immediate Family's, Personal Data;
- (ii) to cause failure to Electronic Device(s) owned by You or Immediate Family; or
- (iii) to restrict or inhibit access to Your, or Immediate Family's, Electronic Device(s) or Personal Data.

Cyber Financial Loss means one or more similar or related acts, which:

- (i) arise out of a Cyber Attack; and
- (ii) result in theft of Your or an Immediate Family's personal account funds from a financial institution without Your knowledge or Your Immediate Family's knowledge.

Doctor means a legally licensed doctor or surgeon duly registered and practicing within the scope of his or her license pursuant to the laws of Singapore, and included on Our panel of providers. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Documents mean papers or other items containing references to Your identity issued by a government authority, tertiary education institution, financial institution, professional trade association, public utility provider or service provider, including but not limited to the following:

- (i) Passport
- (ii) Driving License
- (iii) Credit, debit and bankcards
- (iv) Share certificates
- (v) National identity card, work permit or resident pass ("**Identity Card**")
- (vi) Birth certificate
- (vii) Bank account details
- (viii) Insurance documents - motor, home, travel and life
- (ix) Utilities account numbers
- (x) Membership numbers of professional bodies.

Electronic Device means any personal network connected device including, but not limited, to, desktop computer, laptop/netbook, smartphone, tablet, personal organizer and router.

Event(s) means the event(s) set out at Clause 5 of this Policy.

Identity Theft means the theft of Your Personal Data or Documents by a third party without Your consent for the purpose of obtaining goods, money or services.

Immediate Family means the Policyholder's: (i) Children, and (ii) Spouse, Partner and/or parents who permanently reside with the Policyholder at the address registered with Us as the Policyholder's permanent residence.

Initial Counselling Session means one session of counselling, during business hours (9.30am – 5.30pm), for You (up to one (1) hour) with a Doctor, a Registered Psychiatrist or a Registered Psychologist from Our panel of providers following a Cyber-Bullying Incident.

IT / Tech Support means a 24/7 hotline service that is provided for You to reach out to Our panel of providers following a Cyber-Bullying Incident or Identity Theft. The expert will guide You on the phone or take remote access to Your Electronic Device(s) to assist with resolving or minimising the extent of the Cyber-Bullying Incident or Identity Theft.

Legal Expenses in respect of cover under:

- (i) **“Clause 5.1: Cyber-Bullying”** means reasonable legal fees and disbursements, approved by Us in advance, incurred in engaging legal assistance from Our panel of providers in order to pursue or defend legal action in respect of or arising from a Cyber-Bullying Incident.
- (ii) **“Clause 5.2: Identity Theft”** means reasonable legal fees and disbursements, approved by Us in advance, incurred in engaging legal assistance from Our panel of providers in order to:
 - a) stop further fraudulent use of Your identity;
 - b) restore Your credit rating;
 - c) restore Your bank, mortgage or loan accounts;
 - d) amend or rectify records regarding Your true name or identity;
 - e) pursue the amendment or rectification of records regarding Your true name or identity;
 - f) defend any suit brought against You by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan; and/or
 - g) remove any civil judgment wrongfully entered against You.

Loss of Income means:

- (i) actual personal income lost by You due to time reasonably taken off from Your work; and/or
- (ii) compensation for paid leave actually taken by You from Your work;

where such income has been lost as per (i) above or such leave has been taken as per (ii) above following Identity Theft, solely in order to:

 - a) stop further fraudulent use of Your identity;
 - b) restore Your credit rating;
 - c) restore Your bank, mortgage or loan accounts;
 - d) amend or rectify records regarding Your true name or identity;
 - e) pursue the amendment or rectification of records regarding Your true name or identity.

Partner means Your de-facto partner who has been living permanently with You for three (3) months or more at the time of the covered Event.

Personal Data means Your personal information, including text, images, videos and files, stored in Your Electronic Device(s) or online.

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

Policyholder means the customer aged eighteen (18) or over, being a Singapore Resident, whose name appears on the Policy Schedule as such.

Policy Period means:

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

Policy Schedule means the document We send You which contains details of the cover provided to You by Us.

Pre-existing Condition means any condition in respect of which:

- i. You received medical treatment, diagnosis, consultation or prescribed drugs, preceding the Policy Period;
- ii. medical advice or treatment was recommended by a Doctor, Registered Psychiatrist or Registered Psychologist preceding the Policy Period; and/or
- iii. You were aware, or should reasonably have been aware, preceding the Policy Period.

Legal Consult means one (1) hour of legal advice obtained from Our legal assistance helpline on immediate next steps following a Cyber-Bullying Incident or Identity Theft. A Legal Consult shall be a single consultation, even if the consultation lasts less than one (1) hour. Legal Consult shall be available during business hours (9.30am - 5.30pm).

Registered Psychiatrist means a psychiatrist registered or licensed to practice medicine under the laws of Singapore, and included on Our panel of providers. Registered Psychiatrist shall not include You or any of your relatives unless otherwise approved by Us.

Registered Psychologist means a qualified psychologist registered with the Singapore Register of Psychologists maintained by the Singapore Psychological Society, and included on Our panel of providers. Registered Psychologist shall not include You or any of your relatives unless otherwise approved by Us.

Renewal Date means:

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

Replacement Fees means fees actually charged by the relevant authority or entity to issue You with new Documents.

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.

Trauma means debilitating shock, mental anguish, or mental injury suffered by You resulting from a Cyber-Bullying Incident, as diagnosed by a Doctor, Registered Psychiatrist or Registered Psychologist.

Trauma Counselling means counselling for Trauma provided by a Registered Psychiatrist or Registered Psychologist, as assigned by Us from Our panel of providers or otherwise approved by Us.

Trauma Counselling Expenses means fees solely and directly incurred by You for Trauma Counselling from Our panel of providers.

Travel Expenses means reasonable travel expenses solely and directly incurred by You as a result of a Cyber-Bullying Incident or Identity Theft, including but not limited to attending or visiting a Doctor, Registered Psychiatrist or Registered Psychologist, police/local authority stations, court hearing, legal specialists or technical specialists.

You / Your means:

- (i) where "Individual Policy" has been selected, and shown on the Policy Schedule, the Policyholder; or
- (ii) where "Family Policy" has been selected, and shown on the Policy Schedule, the Policyholder or, where applicable, his/her Immediate Family.

5. Events

5.1 Cyber-Bullying

- (a) In the event, of a Cyber-Bullying Incident, We will provide You access to Our panel of providers to assist to mitigate from the impact of the Cyber-Bullying Incident through:
 - i. Legal Consult; and/or
 - ii. IT/Tech Support; and/or
 - iii. Initial Counselling Session.

We will reimburse You for Additional Expenses incurred by You (if any) to attend Your Initial Counselling Session, subject to all terms and conditions set out under this Policy and up to the respective Benefit Amount(s) shown in the Policy Schedule.

- (b) In the event that the Cyber-Bullying Incident results or has resulted in
 - i. Your wrongful termination; and/or
 - ii. Your false arrest; and/or
 - iii. wrongful discipline of You by a governing official or body of a primary or secondary school, institution of higher education, or professional bodies; and/or
 - iv. You suffering Trauma;

then in addition to the benefits under Section 5.1 (a) above, We will, subject to Our approval in advance, pay for

- i. Legal Expenses; and/or

- ii. Trauma Counselling Expenses; and/or
- iii. Additional Expenses,

solely and directly incurred as a result of the Cyber-Bullying Incident, subject to all terms and conditions set out under this Policy and up to the respective Benefit Amount(s) shown in the Policy Schedule.

5.2 Identity Theft

In the event You suffer Identity Theft which occurred or commenced during the Policy Period, We will:

- (a) provide You access to Our panel of providers to assist to mitigate from the impact of the incident through:
 - i. Legal Consult; and/or
 - ii. IT/Tech Support; and
- (b) In the that event the incident was not resolved we will pay for:
 - i. Legal Expenses, subject to Our approval in advance;
 - ii. Loss of Income, calculated by reference to your last gross monthly salary or, if You are self-employed, Your average daily income in the preceding 12 months; and/or
 - iii. Additional Expenses,

solely and directly incurred as a result of Identity Theft, subject to all terms and conditions set out under this Policy and up to the respective Benefit Amount(s) shown in the Policy Schedule.

- (c) pay You for Replacement Fees solely and directly incurred as a result of the loss or theft of Your passport, Identity Card or driving license during the Policy Period. Any payment made under this Clause 5.2 (c) shall be subject to, and apply against, the aggregate Benefit Amount shown in the Policy Schedule for Additional Expenses.
- (d) not, under this Clause 5.2, provide for or pay any benefit arising directly or indirectly from a Claim in respect of:
 - i. replacement of any item or credit obtained as a result of fraudulent use of Your identity.
 - ii. any loss arising from any business pursuits or the theft of a commercial identity.
 - iii. any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of Your identity, where civil or criminal action is, or has been, taken against You.
 - iv. authorized charges that You have disputed based on the quality of goods or services.
 - v. theft of Your identity by Immediate Family.
 - vi. the amount of any Claim which exceeds the applicable Benefit Amount shown in the Policy Schedule in any Benefits Period.
 - vii. any Loss of Income, Legal Expenses or Additional Expenses not agreed in advance by Us.
 - viii. authorized account transactions or trades that You had disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.
 - ix. any loss that was not incurred or did not commence during the Policy Period.
 - x. any Identity Theft occurrence for which You do not have a police reference number.
 - xi. any loss of money or stolen funds, including but not limited to securities and crypto currencies.

6. General Exclusions

6.1 We will not cover losses under any section(s) of this Policy which are recoverable from any other source, or arising directly or indirectly from:

- (a) concealment: coverage will be voided, whether before or after the loss, if You or Your Immediate Family have concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to Us.
- (b) failure to comply with Your duties to Us: We have no duty to provide coverage under this Policy unless there has been full compliance with Your duties to Us.
- (c) mass cyber-attack. We do not cover any loss caused by a mass, coordinated effort by a domestic or international actor intended to affect a large number of software or hardware users or members of a class or a group. Such acts can include coordinated malware attacks to individuals or businesses which You or Your Immediate Family may use for personal or professional reasons.

- (d) a false report of Cyber-Bullying or Identity Theft.
- (e) Cyber-Bullying or Identity Theft by You or a family member or any person acting on behalf of you or a family member, whether acting alone or in collusion with others.
- (f) Cyber Extortion, Cyber Financial Loss or Cyber Disruption.
- (g) prior knowledge. We do not cover any loss arising out of any act or circumstance that could reasonably be expected to lead to a Claim under this Policy and which You or an Immediate Family member, first discovered, or were first made aware of, prior to the Commencement Date.
- (h) any Pre-Existing Condition.
- (i) dishonest, fraudulent, criminal, malicious or intentional act, error or omission, or any intentional or knowing violation of the law by You or a family member.
- (j) activity intended to realize a benefit or financial gain to which You or a family member is not legally entitled.
- (k) any Cyber-Bullying Incident or Identity Theft occurrence that occurs prior to the Commencement Date.
- (l) Any claim in respect of Cyber-Bullying first notified to Us more than six (6) months after the occurrence of the Cyber-Bullying Incident.

6.2 Sanctions Exclusions Applicable to this Policy

- (a) 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.
- (b) Chubb Insurance Singapore Limited 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.

7. General Conditions

7.1 Where does Your Policy apply?

Your Policy insures You twenty-four (24) hours a day anywhere in the world, subject to Clause 6.2.

7.2 Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where applicable. If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

7.3 Laws of Singapore

Your Policy is governed by the laws of Singapore.

7.4 Singapore Currency

All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

7.5 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 address on file.

7.6 Modification

- (a) We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior written 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 address on file.

- (b) 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.

7.7 Benefit Amount Limits

Notwithstanding that there may be multiple Events in a Benefits Period, the maximum total amount We will pay under Your Policy in aggregate in a Benefits Period is the Benefit Amount limit specified in Your Policy Schedule for that Event.

7.8 Reinstatement of Your Policy

- (a) If Your Policy is cancelled You may apply for reinstatement within ninety (90) days from date of cancellation, unless Your Policy is cancelled automatically due to clause 8.3 (a) to Clause 8.3 (c).
- (b) If We approve and accept your application for reinstatement, the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.
- (c) An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the date of cancellation.

7.9 Personal Data Protection Consent

- (a) You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.
- (b) 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.
- (c) You may write to Our 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 Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

7.10 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 terminate Your Policy with effect from the Claim notification/submission date.

7.11 Subrogation

In the event of any payment made by Us under one or more sections 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 including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

8. Cancelling Your Policy

8.1 When You can cancel

You can cancel Your Policy anytime by giving Us at least thirty (30) days' prior notice.

8.2 When We can cancel

We may cancel Your Policy by giving you at least thirty (30) days' prior notice, and the premium shall be adjusted on a pro rata basis.

8.3 Automatic cancellation

Cover under Your Policy will cancel automatically:

- (a) upon the date one hundred (100) percent of all Benefit Amount has been paid; or
- (b) if You cease to be a Singapore Resident; or

(c) upon Your death.

Cancellation will be confirmed in writing. Thereafter, Your Policy will not be renewed.

9. Claims

9.1 Procedure for making a claim

9.1.1 To make a Claim, please contact Chubb Assist at +65 6322 2136. Prior to that, You must report the relevant event to the police and provide Us with the police reference number.

9.1.2 You must supply on request all Your original invoices, receipts, and reports and any other document necessary to support Your Claim. You should keep copies of all documents that You send to Us.

9.1.3 You must:

9.1.3.1 provide Us with information and documents within thirty (30) days of notifying the claim to Us; and

9.1.3.2 give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

9.1.4 If You fail to comply with the terms and conditions of this Policy when making a Claim, We may be entitled to refuse to pay or reduce the Claim that may be payable.

9.1.5 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made.

9.2 Processing and payment of claims

(a) We will take all reasonable steps to pay a valid Claim promptly.

(b) We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

9.3 Making claims after Your Policy is cancelled

If Your Policy is cancelled, this does not affect Your rights to make a Claim under Your Policy if the Event(s) occurred before the date of cancellation.

10. Your Duties to Us

10.1 Duty of Utmost Good Faith

You must fully and faithfully tell us everything You know (or could reasonably be expected to know) that is relevant to Our decision to insure You. Failure to do so may mean You receive no benefit from Your Policy.

10.2 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 utmost good faith;

(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.

10.3 Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

11. Third Parties

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.

12. Payment before Cover Warranty

(a) Notwithstanding anything herein contained but subject to Clause 12 (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 12 (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 12 (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 premiums 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 address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

13. Special Conditions

Payment of Benefits

- (a) You cannot be covered under more than one (1) CyberSmart Policy. If You are covered under more than one (1) such policy, We will consider You to be covered 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.
- (b) Except as specifically stated in Your Policy, Benefit Amounts are payable in addition to any other insurance benefits to which You may be entitled.

Free Look Period

- (c) 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 fourteen (14) days of the Commencement Date and We will refund the premium paid unless something has occurred for which a claim may be payable. Even after this Free Look period ends You still have cancellation rights (see Clause 8).

14. Special Conditions Applicable if Premiums are Paid on a Monthly Basis (if this clause applies, clause 15 does not apply)

Renewal of Your 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 8. 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.

15. Special Conditions Applicable If Premiums Are Paid On An Annual Basis (If this clause applies, Clause 14 does not apply)

(a) Renewal of Your 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 8.

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 thirty (30) days prior to the Renewal Date.

(b) Refund of Premiums

Upon cancellation of the Policy in accordance with Clause 8, We will refund to Your nominated account any unused premium paid, provided you have not made a claim during the Period of Insurance. There will be no refund of premium if a claim has been made during the Period of Insurance.

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, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

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

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

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