

My Cyber Insurance

Policy Wording

CHUBB®

Sample Document

My Cyber Insurance

1 Insurance Benefit Summary

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. 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	<p>In the event of a Cyber-Bullying Incident, You are provided coverage for</p> <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	<p>In the event of Identity Theft, You are provided coverage for</p> <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

2 Important information regarding Your Policy

- 2.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.
- 2.2 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.
- 2.3 **Please read Your Policy**
 - 2.3.1 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.
- 2.4 **Checking Your Policy**
 - 2.4.1 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.

2.5 Contact Us

- 2.5.1 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.
- 2.5.2 You may contact Our Customer Service Hotline: +65 6299 0922, Mondays to Fridays (excluding Public Holidays), 9.00am - 5.00pm. Alternatively, You may reach Us at Our email address: CustomerService.SG@chubb.com

2.6 Keeping Your documents safe

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

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 and/or Identity Theft, including but not limited to the following:

- a) Replacement Fees where applicable;
- b) Travel Expenses;
- c) eldercare and/or childcare costs;
- d) 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.

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

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.

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 Period of Insurance.

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

Chubb / Ours / Us / We 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:

- a) unauthorised access to, or use of, Your, or Immediate Family's, Electronic Device(s);
- b) alteration, corruption, damage, manipulation, misappropriation, theft, deletion, or destruction of Your, or Immediate Family's, Electronic Device(s);
- c) transmission or introduction of a computer virus or harmful code, including ransomware, into Your, or Immediate Family's, Electronic Device(s); or
- d) 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:

- a) 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;

- b) 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
- c) 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 Period of Insurance.

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:

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

- a) to release, divulge, disseminate, destroy, or use Your, or Immediate Family's Personal Data;
- b) to cause failure to Electronic Device(s) owned by You or Immediate Family; or
- c) 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:

- a) arise out of a Cyber Attack; and
- b) 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 the country, 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:

- a) Passport
- b) Driving License
- c) Credit, debit and bankcards
- d) Share certificates
- e) National identity card, work permit or resident pass ("Identity Card")
- f) Birth certificate
- g) Bank account details
- h) Insurance documents - motor, home, travel and life
- i) Utilities account numbers
- j) 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.

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.

Endorsement means a written alteration to the terms of the Policy as agreed to by Us.

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, parents, and/or parents-in-law 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 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:

- a) "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.
- b) "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:
 - i. stop further fraudulent use of Your identity;
 - ii. restore Your credit rating;
 - iii. restore Your bank, mortgage or loan accounts;
 - iv. amend or rectify records regarding Your true name or identity;
 - v. pursue the amendment or rectification of records regarding Your true name or identity;
 - vi. 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
 - vii. remove any civil judgment wrongfully entered against You.

Loss of Income means:

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

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

- i. stop further fraudulent use of Your identity;
- ii. restore Your credit rating;
- iii. restore Your bank, mortgage or loan accounts;
- iv. amend or rectify records regarding Your true name or identity;
- v. pursue the amendment or rectification of records regarding Your true name or identity.

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

Nominated Account means the credit or charge card account or designated bank account designated by You, to which Premium is to be charged.

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

Period of Insurance means:

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

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

Policy means Your Policy Wording and Policy Schedule which together form the entire insurance contract between You and Us. It shall also include, after this Policy has taken effect, any amendment, rider, clause, warranty, Endorsement or any other document attached to this Policy and which has been endorsed by Our authorised executive officer and countersigned by You.

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

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:

- a) You received medical treatment, diagnosis, consultation or prescribed drugs, preceding the Period of Insurance;
- b) medical advice or treatment was recommended by a Doctor, Registered Psychiatrist or Registered Psychologist preceding the Period of Insurance; and/or
- c) You were aware, or should reasonably have been aware, preceding the Period of Insurance.

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

Quick Legal Consult means 1 hour of legal advice obtained from Our legal assistance helpline on immediate next steps following a Cyber-Bullying Incident or Identity Theft. A Quick Legal Consult shall be a single consultation, even if the consultation lasts less than 1 hour. Quick 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 the country, 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 or licensed to practice medicine under the laws of the country, 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, 1 month from the Commencement Date and subsequently, the same day of each successive month; or
- b) If You are paying annual premium, 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:

- a) where “Individual Policy” has been selected, and shown on the Policy Schedule, the Policyholder; or
- b) where “Family Policy” has been selected, and shown on the Policy Schedule, the Policyholder or, where applicable, his/her Immediate Family.

4 Cover under Your Policy

4.1 Who and what is insured?

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

4.2 What are the eligibility requirements?

4.2.1 To be eligible for cover, You must be a Singapore Resident; and

4.2.2 You must be 18 years of age or older at the Commencement Date; or

4.2.3 You have a parent or guardian who is the Policyholder.

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

4.2.4 If You have cancelled an earlier monthly My Cyber Insurance Policy after using up the maximum number of Benefits available in a single 12 month period, You will not be eligible to take out a new My Cyber Insurance Policy during the same 12 month period.

5 Benefits under Your Policy

5.1 Cyber-Bullying

5.1.1 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:

- a) Quick Legal Consult; and/or
- b) IT/Tech Support; and/or
- c) 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.

5.1.2 In the event that the Cyber-Bullying Incident results or has resulted in

- a) Your wrongful termination; and/or
- b) Your false arrest; and/or
- c) 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
- d) You suffering Trauma;

then in addition to the benefits under Section 5.1.1 above, We will, subject to Our approval in advance, pay for

- e) Legal Expenses; and/or
- f) Trauma Counselling Expenses; and/or
- g) 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

- 5.2.1 In the event You suffer Identity Theft which occurred or commenced during the Period of Insurance, We will:
- a) provide You access to Our panel of providers to assist to mitigate from the impact of the incident through:
 - i. Quick Legal Consult; and/or
 - ii. IT/Tech Support; and
- 5.2.2 In the event the incident was not resolved We will pay for:
- a) Legal Expenses, subject to Our approval in advance;
 - b) 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
 - c) 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.
- 5.2.3 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 Period of Insurance. Any payment made under this Clause 5.2.3 shall be subject to, and apply against, the aggregate Benefit Amount shown in the Policy Schedule for Additional Expenses.
- 5.2.4 not, under this Clause 5.2, provide for or pay any benefit arising directly or indirectly from a Claim in respect of:
- a) replacement of any item or credit obtained as a result of fraudulent use of Your identity.
 - b) any loss arising from any business pursuits or the theft of a commercial identity.
 - c) 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.
 - d) authorized charges that You have disputed based on the quality of goods or services.
 - e) theft of Your identity by Immediate Family.
 - f) the amount of any Claim which exceeds the applicable Benefit Amount shown in the Policy Schedule in any Period of Insurance.
 - g) any Loss of Income, Legal Expenses or Additional Expenses not agreed in advance by Us.
 - h) 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.
 - i) any loss that was not incurred or did not commence during the Period of Insurance.
 - j) any Identity Theft occurrence for which You do not have a police reference number.
 - k) 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) a potential mass cyber-attack, then the benefits from this policy are only in force, if no other claim can be made under another insurance policy or any other claim can be asserted against any third party as part of its legal obligations.

- 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) costs due to any Pre-Existing Condition related to an Identity Theft and/or Cyber-Bullying incident occurring prior to Commencement Date of Your policy.
- 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 6 months after the occurrence of the Cyber-Bullying Incident.

6.2 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 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 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 60 days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

7.3 Governing Law

Your Policy is governed by the laws of Singapore.

7.4 Singapore Currency

All payments by You to Us or 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 30 days prior written notice of any change to Your Email Address on file.

7.6 Payment before cover warranty

- a) Notwithstanding anything herein contained but subject to clause 7.6 (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 or charge card or debit card, 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 7.6 (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 7.6 (c)) or any inability by Us to obtain payment of the Premium by credit/debit card due to any reason, We shall allow up to 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.

7.7 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.

7.8 Coverage validity

You will not be covered under this Policy if You live outside of Singapore for more than 182 days in the 12 month period following the Policy Commencement Date or the latest Renewal Date, whichever is later.

7.9 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 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.

7.10 Personal Data Protection Consent

- a) 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.
- 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 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.

7.11 Free Look Period

You have 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 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 7.15).

7.12 Your Duties to Us

7.12.1 Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know in respect of Your application for insurance. Otherwise, the Policy may be void.

7.12.2 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 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.

7.12.3 If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce the Claim that may be payable.

7.12.4 Please first read the relevant section of the specific benefit and general terms and conditions to determine what is covered, noting particularly conditions and exclusions and/or requests for specific data relating to Your Claim.

7.13 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.

7.14 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.

7.15 Cancellation

7.15.1 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 30 days prior notice to Our email address: CustomerService.SG@chubb.com or by calling Us at +65 6299 0922 (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: CustomerService.SG@chubb.com or by calling Us at +65 6299 0922 (Mondays to Fridays, 9.00am to 5.00pm; excluding Public Holidays). We will not refund any Premium.

7.15.2 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 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 30 days prior notice to the Renewal Date in writing to Your Email Address. We will not refund any Premium.

7.15.3 Automatic cancellation

Your Policy will be automatically cancelled by Us:

- a) upon Your death;
- b) if You cease to be a Singapore Resident; or
- c) Premium due is not paid.

7.16 Renewal of Your Policy

7.16.1 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 7.15. If no such notice has been given by either party, Your Policy will be renewed automatically for 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.

7.16.2 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 7.15.

If no such notice has been given by either party, Your Policy will be renewed automatically for 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 45 days prior to the Renewal Date.

7.17 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.

7.18 Notice of trust or assignment and third-party rights

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.

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.

7.19 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.

7.20 Payment of Benefits – special condition

- a) You cannot be covered under more than 1 My Cyber Insurance Policy issued by Us or any Chubb related Company. If You are covered under more than 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.

8 Claims

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

Hotline	+65 6322 2136
Important Note	<p>The process for making a Claim is set out at Clause 8.1.</p> <p>Prior to contacting Chubb Assistance to make a Claim, You must report the Cyber-Bullying Incident or Identity Theft to the police.</p> <p>You can do so via at https://www.police.gov.sg</p> <p>A police report must be lodged within 48 hours of the incident occurring.</p> <p>Please have the police report and Your Policy details ready when You contact Chubb Assistance.</p>

8.1 Procedure for making a claim

- 8.1.1 To make a Claim, please contact Chubb Assistance at +65 6322 2136. Prior to that, You must report the relevant event to the police and provide Us with the police reference number.
- 8.1.2 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.
- 8.1.3 You must:
 - a) provide Us with information and documents within 30 days of notifying the Claim to Us; and
 - b) give Us at Your, or Your legal representative's expense all documents and evidence required by Us that is reasonably required to assess the Claim.
- 8.1.4 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.

8.2 Processing and payment of claims

- 8.2.1 We will take all reasonable steps to pay a valid Claim promptly.
- 8.2.2 We will pay all Benefit Amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 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.

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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.

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