

ELECTRONICS PROTECTION  
GROUP POLICY

CHUBB®

Group Policy Number: XXXXXXXXXX

Sample Document

# ELECTRONICS PROTECTION GROUP POLICY

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## **INSURANCE AGREEMENT**

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The Group Policyholder (as specified in the Policy Schedule) and Insurance Company of North America (a Chubb Company), hereinafter referred to as the “Company”, agree that:

The Group Policyholder will pay the Premium as agreed.

The Company will, subject to the terms, conditions, provisions and Exclusions of this Group Policy, provide the insurance in the manner and to the extent set out in this Group Policy. All information supplied to the Company by the Group Policyholder shall be incorporated into and be the basis of this Group Policy.

This Group Policy, the application form, the Policy Schedule and endorsements, if any, shall be read together as one contract and any word or expression to which specific meaning has been attached shall, unless the context otherwise requires, bear such meaning wherever it may appear.

IN WITNESS WHEREOF, the Company has caused this Group Policy to be executed and commenced on the Effective Date stated in the Policy Schedule, provided that no insurance shall be in force unless the Policy Schedule is signed by an authorized representative of the Company.

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(The Insurance Commission of the Philippines, with offices in Manila, Cebu and Davao, is the government office in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. It is ready at all times to render assistance in settling any controversy between an Insurance Company and an Insured relating to insurance matter.)

## **PART 1 - BENEFIT**

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### **1. Accidental Damage Benefit**

The Company will indemnify the Insured against the cost of Repair or Replacement of the Insured Item (with the same model or one with similar specifications, which may be by way of Refurbished Insured Item) as detailed in the Confirmation of Cover where such Insured Item has sustained Damage, subject to the terms and conditions herein. The Company shall only be liable to pay for a maximum of two (2) approved claims and up to the Insured Item's Purchase Value, for each approved claim, during the Period of Insurance after Participation Fee. If the Company provides the Insured with a Replacement unit, the original Insured Item will become the property of the Company.

### **2. Theft Benefit**

The Company will indemnify the Insured against the cost of Replacement of the Insured Item (with the same model or one with similar specifications, which may be by way of Refurbished Insured Item) as detailed in the Confirmation of Cover where such Insured Item has been the subject of Theft during the Period of Insurance, subject to the terms and conditions herein. The Company shall only be liable to pay for one (1) approved Theft Benefit claim and up to the Insured Item's Purchase Value during the Period of Insurance after Participation Fee.

### **3. Limit of Liability**

The Company's total limit of liability for Theft Benefit and Accidental Damage Benefit claims during Period of Insurance shall not exceed two (2) approved claims up to the Insured Item's Purchase Value, which may either be:

- a. Two (2) approved claims for Accidental Damage Benefit not exceeding Insured Item's Purchase Value; or
- b. One (1) approved claim for Accidental Damage Benefit and One (1) approved claim for Theft Benefit not exceeding Insured Item's Purchase Value

The Insured will be liable to pay for any repair or replacement cost that has exceeded the Insured Item's Purchase Value.

## **PART 2 - DEFINITIONS**

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1. **"Company" or "Us" or "Our" or "We"** shall mean Insurance Company of North America (a Chubb Company).
2. **"Confirmation of Cover"** shall mean the document in PDF copy issued by the Company to the Insured which describes in general the insurance protection to which the Insured is entitled to under the Group Policy. The Confirmation of Cover will be sent to the Insured's registered email address through the Company or using the Platform of the Policyholder. Any Confirmation of Cover in effect when the Group Policy is cancelled, non-renewed or otherwise terminated shall continue to be in effect for the period of coverage specified in the Confirmation of Cover.

3. **“Customer Service”** shall mean the Company’s Customer Service with Telephone Number 0+63 2 8849 6000 and email [philippines.cs@chubb.com](mailto:philippines.cs@chubb.com)
4. **“Damage”** shall mean any unforeseen and accidental physical damage to or destruction of the Insured Item that prevents its correct operation.
5. **“Day” or “Days”** shall mean calendar days.
6. **“Effective Date”** shall mean the date on which insurance under this Group Policy commences as stated in the Policy Schedule.
7. **“Eligible Item”** shall mean Gadget or Home Appliance, which is identified as eligible for insurance enrolment on the Platform of the Group Policyholder.
8. **“Eligible Payment Method”** shall mean the use by the Insured of his/her bank account, debit card, credit card, Wallet, or Cash on Delivery through Electronic Transactions.
9. **“Electronic Transaction”** shall mean the online purchase of Eligible Item(s) via an Eligible Payment Method.
10. **“Expiry Date”** shall mean the date on which insurance under this Group Policy expires or ends as stated in the Policy Schedule.
11. **“Gadget”** shall mean mobile phone, laptop computer, tablet, electronic wearable, or e-reader.
12. **“Group Policy”** shall mean this document, the application and the Policy Schedule describing the insurance contract between the Group Policyholder and the Company. It shall also include, after this Group Policy has taken effect, any amendment, rider, clause, warranty, endorsement, or any other document attached to this Group Policy, and which has been endorsed by an authorized executive officer of the Company and countersigned by the Group Policyholder.
13. **“Group Policyholder”** shall mean XXXXXX, INC., the policy owner of this Group Policy.
14. **“Home Appliance”** shall mean an electric device or machine which assists in household functions such as cooking, cleaning and food preservation.
15. **“Insured”** shall mean the online customer of the Group Policyholder who has purchased Eligible Items and paid premium therefor using an Eligible Payment Method through Electronic Transactions.
16. **“Insured Item”** shall mean Eligible Item/s purchased from an authorised seller registered on the Platform of the Group Policyholder for primary use of the Insured or Insured User as specified in the Policy Schedule/Confirmation of Cover (excluding all other components, attachments, accessories, and software downloads) having product type, model, brand of the item declared to the Company and the Group Policyholder.
17. **“Insured User”** shall mean the Insured, a member of the Insured’s Immediate Family or Relative, or a person who is living in the same household as the Insured at the time of the occurrence. For this purpose, **“Immediate Family or Relative”** shall mean the Insured’s spouse, children, parents, brothers and sisters, aunts and uncles, nieces and nephews and cousins.
18. **“Wallet”** shall mean the digital payment method used by the Insured to purchase products and service from the Group Policyholder through Electronic Transactions.

19. **“Participation Fee”** shall mean the amount that the Insured pays in case of Repair or Replacement of the Insured Item when the Insured makes a claim as specified in the Policy Schedule and Confirmation of Cover.
20. **“Period of Insurance”** shall mean the start date and end date of the individual insurance coverage of the Insured as stated in the Confirmation of Cover subject to the confirmation by the Group Policyholder that the premium has been collected and the Insured Item has been received by the Insured.
21. **“Platform”** means (a) both the web and mobile versions of the website operated and/or owned by the Policyholder which is presently located at the following URL: www.xxxxx.com; and (b) the mobile applications made available from time to time by the Policyholder, including the iOS and Android versions.
22. **“Policy Schedule”** shall mean the schedule attached to this Group Policy.
23. **“Purchase Value”** shall mean the pricing including Value Added Tax (VAT) set by the seller on the purchase date of the Insured Item excluding any subsidies or promotions rebates and/or discounts.
24. **“Repair”** shall mean to restore the Insured Item to proper working order.
25. **“Replacement”** shall mean to provide the Insured with an alternative Insured Item, at the Company’s discretion, which has the same or similar specification as the original Insured Item.
26. **“Refurbished Insured Item”** shall mean the Insured Item that was previously used or similar to the Insured Item that has been restored to like-new working conditions in accordance with the original manufacturer’s specifications or shall mean a like-for-like replacement of the original Insured Item that is of a like-new working condition in accordance with the original manufacturer’s specifications. Internal components within the refurbished Insured Item are replaced as new and it will perform like a brand-new product.
27. **“Theft”** shall mean the unlawful appropriation of the Insured Item belonging to the Insured, whether force or violence is used or threatened, with the intention of permanently depriving the Insured User of that Insured Item, and where the Insured User is able to specifically identify the occurrence of such Theft.
28. **“Unattended”** shall mean when an Insured User does not have possession or control over the Insured Item, resulting in the Insured Item failing to be reasonably protected from Theft or Damage.

### **PART 3 - EXCLUSIONS**

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The Company shall not be liable in respect of:

- i. Theft of Insured Item left Unattended in a public place or a place to which the public had access at the time of the Theft;
- ii. Theft or attempted Theft of the Insured Item, or malicious Damage to the Insured Item, not reported to the Company or the police within seven (7) Days of discovery;
- iii. Theft, if the Insured Item is left Unattended in a motor vehicle, unless the vehicle is locked and all the security systems are activated and all reasonable care has been taken to conceal the Insured Item in the locked boot or locked glove compartment;

- iv. Theft or Damage due to leaving the Insured Item on the roof, bonnet, boot or exterior part of a vehicle;
- v. Theft occurring at a school, while in the possession of an Insured User under eighteen (18) years of age at the time of the Theft;
- vi. Mysterious disappearance of the Insured Item where the disappearance of the Insured Item cannot be explained and no circumstance or incident of Theft is able to be specifically identified by an Insured User; or
- vii. Any Damage caused by breach of the manufacturer's operating or guidance instructions.
  - a. Any malfunction resulting from incorrect use of electricity or the incorrect setting of controls or accessories or equipment not approved by the manufacturer; or
  - b. Any malfunction or accidental Damage resulting from incorrect installation or re-installation, faulty software or programming.
- viii. Any costs or charges for which the manufacturer, supplier or distributor of the Insured Item are liable in accordance with their standard warranty obligations;
- ix. Any costs which the Insured can recover under the conditions of any other guarantee, warranty, or insurance;
- x. Any wilful act, misuse, or negligent use of the Insured Item;
- xi. Wear and tear or gradual deterioration of the Insured Item;
- xii. Cosmetic damage that does not prevent its correct operation;
- xiii. Loss of use or consequential losses incurred as a result of a claim, including but not limited to loss of profits, goodwill, income or business, or incurring related expenses, or any other indirect or consequential loss or damage of any nature whatsoever;
- xiv. Natural calamity, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government or any public authority;
- xv. Ionising radiations or contamination by the radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- xvi. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
- xvii. Any Damage, Theft or liability arising prior to the Period of Insurance; or
- xviii. Illegal use of the Insured Item that breaches local or international law.

### **Sanctions Exclusions Applicable to this Group Policy**

This Group Policy 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.

The Company is a branch of a US company and Chubb Limited, a NYSE listed company. Consequently, the Company is subject to certain US laws and regulations in addition to EU, UN and local 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.

## **PART 4 - GENERAL CONDITIONS**

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### **Enrolment**

The Group Policyholder shall submit to the Company the daily/weekly/monthly enrolment declaration of Insureds, who confirmed enrolment via Application Programming Interface (API) from the Group Policyholder to the Company.

### **Right to Return Policy**

In the event the Group Policyholder/Insured is not satisfied with the Group Policy/Confirmation of Cover for any reason, the Group Policyholder/Insured may cancel this Group Policy/Confirmation of Cover by advising the Company in writing within five (5) days after receipt of this Group Policy/Confirmation of Cover. Any premium paid will be refunded during this period. The Insured will not receive a refund if the Insured has made a claim during this period.

### **Replacement Condition**

The Insured must deactivate his/her personal pin locks or passwords, including but not limited to touch ID, pin code, or passwords on the original damaged Insured Item upon surrender to and replacement by the Company with a Replacement unit pursuant to this Group Policy. The Insured must not at any time reactivate his/her personal pin locks, including but not limited to touch ID, pin code, or passwords on the original damaged Insured Item.

Failure to comply with the above conditions shall result in the right of the Company to demand from the Insured the repayment of the cost of the Replacement unit. No refund of premium will be allowed and the Insured may be prosecuted.

### **Breach of Conditions**

If the Policyholder or the Insured is in breach of any of the conditions or provisions of this Group Policy (including a claims condition), the Company may decline to pay a claim, to the extent permitted by law.

### **Conditions Precedent to Liability**

The Company's liability for the benefit under this Group Policy is conditional upon the:

- a) truth of the statements and information as provided to the Company by the Policyholder and all Insured(s); and
- b) due observance and fulfilment of the terms and conditions of this Group Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured(s).

### **Other Insurance**

The Insured Item shall not be covered under more than one insurance policy. In the event the Insured Item is covered under more than one such policy, the Company will consider that Insured Item to be insured under the policy which provides the highest benefit. When such policies provide the same benefits, the Company will consider that Insured Item to be covered under the policy first issued. In any case, the Company will refund the premium paid for that person under the Group Policy which is not giving cover.

### **Premium Payment**

This Group Policy shall not be valid and binding unless and until the premium has been paid by the Group Policyholder.

### **Review of Premium Rate**

The Company and the Group Policyholder agree to review the performance of this Group Policy three (3) months after Effective Date and every three (3) months thereafter. If upon such review, there is a need to change the premium rate, the said change in premium rate shall be effected subject to the mutual agreement of the Company and the Group Policyholder; provided that the change in premium rate shall apply only to new subscribers to be enrolled under this Group Policy. If the Company and the Group Policyholder fail to agree on a new premium rate, the existing premium rate shall continue to apply to those who are currently enrolled under this Group Policy. In case of non-agreement as to the new premium rate, the Company may notify the Group Policyholder that thirty (30) Days from date of such notice, no additional new customers will be enrolled under this Group Policy.

### **Due Diligence**

An Insured/Insured User shall exercise due diligence and take all reasonable precautions to protect the Insured Item against Damage or Theft and comply with requirements and manufacturers' recommendations.

This Group Policy shall be voidable in the event of fraud, non-disclosure or alteration of risk.

### **Notice of Claim**

The Insured/Insured User shall:

- a) within seven (7) working days of the occurrence of Damage, or the discovery of Theft, notify the Company of the event;
- b) within seven (7) working days of the discovery of Theft, notify the police and obtain a crime reference number or where available a police report; and
- c) provide the Company, if requested, any supporting documentation regarding the claim. By doing so the Insured is authorizing the Company to pursue further enquiries in relation to the claim.

It is a condition precedent to liability of the Company that when any event occurs which gives rise to a claim under this Group Policy, the Insured Item must be repaired or replaced by the Company or an authorized repairer nominated by the Company. In case of Replacement, and if the Insured Item has not been stolen, the old Insured Item must be surrendered to the Company at the time of replacement. In the event of non-compliance by an Insured User with any of the above conditions, any liability of the Company that would have arisen as a result of such claim shall be forfeited.

### **Claim Forms**

Upon receipt of the notice of claim, the Company will furnish the claimant such forms usually required by the Company for filing proofs of loss. If such forms are not furnished within fifteen

(15) Days from receipt of such notice of claim, the claimant shall be deemed to have complied with the requirements of this Group Policy, as to proof of loss, upon submitting, within the time fixed in this Group Policy for filing proof of loss, written proof covering the occurrence, the character and extent of the loss for which the claim is made.

### **Settlement of Claims**

Any loss the Company may be liable under this Group Policy shall be settled within thirty (30) Days after proof of loss is received by the Company and ascertainment of the loss is made either by agreement between the Insured and the Company; but if such ascertainment is not had or made within sixty (60) Days after such receipt by the Company of the proof of loss, then the loss shall be settled within ninety (90) Days after such receipt. Refusal or failure to settle the loss within the time prescribed herein will entitle the Insured to collect interest on the proceeds of the policy for the duration of the delay at the rate twice the ceiling prescribed by the Philippine Monetary Board, unless such failure or refusal to settle is based on the ground that the claim is fraudulent.

If the Company determines that Repair or Replacement are not feasible within sixty (60) days after submission of complete claim documents and approval of claim, the Company at its sole option will pay the cash equivalent of the Insured Item less depreciation value and applicable Participation Fee.

### **Online Claims Portal**

The claimant can lodge a notice of claim using the Company's online claims portal at [www.chubbclaims.com.ph](http://www.chubbclaims.com.ph)

### **Payment of Participation Fee**

In the event of claim where the Insured Item is a Gadget, the Insured must pay the Participation Fee equivalent to five percent (5%) of the product Purchase Value before any Repair of the Insured Item is provided or ten percent (10%) of the product Purchase Value before any Replacement of the Insured Item is provided.

### **Renewal Conditions**

Unless the Company, at least forty-five (45) Days in advance, mails or delivers to the Group Policyholder at the address shown in the Group Policy notice of its intention not to renew the Group Policy or to condition its renewal upon reduction of limits or elimination of coverages at the Company's premium rate in force at the time of renewal, the Group Policyholder shall be entitled to renew the Group Policy upon payment of the premium due. The Company's acceptance of premium shall constitute its consent to renewal.

### **Cancellation**

This Group Policy, or any individual insurance provided hereunder, shall not be cancelled by the Company except upon prior written notice thereto to the Group Policyholder/Insured, and no

notice of cancellation shall be effective unless it is based on the occurrence, after the Effective Date of this Group Policy/after the start of the individual insurance cover, of one or more of the following:

- (a) non-payment of premium;
- (b) conviction of the Insured of a crime arising out of acts increasing the hazards insured against;
- (c) discovery of fraud or material misrepresentation;
- (d) discovery of willful or reckless acts of omissions increasing the hazards insured against;
- (e) physical changes in the property insured which result in the property becoming uninsurable;
- (f) discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured; or
- (g) a determination by the Insurance Commissioner that the continuation of this Group Policy would violate or would place the company in violation of the Amended Insurance Code.

All notices of cancellation shall be in writing, mailed or delivered to the Group Policyholder/Insured at the address shown on the Policy Schedule/Confirmation of Cover and shall state (i) which of the grounds set forth in this provision is relied upon, and (ii) that, upon written request of the Group Policyholder/Insured, the Company will furnish the facts on which the cancellation is based.

The Group Policyholder shall inform the Insured of the impending cancellation of the Group Policy by the Company upon its receipt of the notice.

If the Group Policyholder/Insured cancels this Group Policy, which must be in writing, the Company shall be entitled to retain a portion of the premiums computed in accordance with the applicable percentage indicated below, but in no event less than the Company's customary minimum premium.

<b>PERIOD OF COVERAGE PRIOR TO CANCELLATION</b>	<b>PERCENTAGE OF PAID PREMIUM (COMPUTED BASED ON PREMIUMS EXCLUSIVE OF DOCUMENTARY STAMPS AND PREMIUM TAXES) TO BE RETAINED BY THE COMPANY</b>
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

### **Termination**

All the Insured's cover under this Group Policy will end upon the happening of any of the following:

- (a) when the Insured dies;
- (b) when the Insured has maximized the two (2) approved claims during the Period of Insurance as stated in Part 1. Benefit, Item 2. Limit of Liability;
- (c) if this Group Policy is cancelled by the Company;
- (d) if the Insured makes any fraudulent claim, in which case the Insured's cover will end and the Insured will have to return the insurance benefit the Company has paid. The Insured will not receive any further benefits or have to pay any further premiums; and
- (e) if the Insured modifies, alters, or changes the Insured Item or sells or transfers the ownership to another person then the benefit under this Group Policy will cease immediately.

### **Fraudulent Claims**

If any claim under this Group Policy shall be, in any respect, fraudulent or if any fraudulent shall mean or devices shall be used by the Insured/Insured User or anyone acting on the Insured/Insured User's behalf to obtain any benefit under this Group Policy, the Company shall be under no liability in respect of such claim and shall be entitled to terminate this Group Policy immediately.

### **Fraud Warning**

Section 251 of the Insurance Code, as amended, imposes a fine not exceeding twice the amount claimed and/or imprisonment of two (2) years, or both, at the discretion of the court, to any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and who fraudulently prepares, makes or subscribes any writing with intent to present or use the same, or to allow it to be presented in support of any claim.

### **Clerical Error**

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

### **Entire Contract**

This Group Policy, including endorsements, Confirmation of Cover and attached papers of which the descriptive title is mentioned in this Group Policy, if any, the application on file with the Company or attached herewith and the Policy Schedule, constitute the entire contract of insurance. No change in this Group Policy shall be valid until approved by an authorized executive officer of the Company and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this Group Policy or to waive any of its provisions. None of the provisions, conditions and terms of this Group Policy shall be waived or altered except in accordance with the pertinent provisions of Section 50 of the Amended Insurance Code.

Unless applied for by the Group Policyholder, any rider, clause, warranty or endorsement issued after the Effective Date of this Group Policy shall be countersigned by the Group Policyholder, which countersignature shall be taken as the Group Policyholder's agreement to the contents of such rider, clause, warranty or endorsement.

## **Geographical Limits**

This Group Policy provides worldwide cover for the Insured Item during the period of cover.

## **Governing Law**

This Group Policy shall be governed by and construed in accordance with the laws of the Philippines.

## **Mediation**

In the event of any dispute or difference as to the amount of any loss or damage covered by this Group Policy, the Company and the Group Policyholder or the Insured shall first endeavor to amicably settle the matter by mediation administered by the Insurance Commission or any recognized institution under the Mediation Rules, before resorting to other alternative dispute resolution procedure.

## **Legal Action**

Unless the claim has been denied, no legal action or suit shall be brought either to the Insurance Commission or any court of competent jurisdiction to recover on this Group Policy prior to the expiration of sixty (60) Days after written proof of loss has been furnished in accordance with the requirements of this Group Policy. In any event, no legal action shall be brought after the expiration of twelve (12) months from notice of denial of the claim.

## **Civil Code 1250 Waiver Clause**

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads:

“In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment.”

shall not apply in determining the extent of liability under the provisions of this Group Policy.

## **Availability of the Group Policy**

This Group Policy shall be available at the website of the Group Policyholder XXXX and the website of the Company [www.chubb.com/ph](http://www.chubb.com/ph)

## Privacy Statement

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In this Privacy Statement “We”, “Our” and “Us” means Insurance Company of North America (a Chubb Company). This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle the Insured’s personal information, which may include sensitive personal information. Our Privacy Policy may change from time to time and where this occurs, the updated version will be posted to Our website.

### Why We Collect the Insured’s Personal Information

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The primary purpose for Our collection and use of the personal information of the Insured is to enable Us to provide Our services (e.g. policy administration, inquiries, claims processing).

### How We Obtain the Insured’s Personal Information

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We collect personal Information (which may include sensitive personal information) at various points including but not limited to when We are issuing, changing or renewing an insurance policy or cover with Us or when We are processing a claim. Personal information is usually obtained directly from the Insured or through an insurance intermediary or a group policyholder. Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party, We use that information on the basis that the Insured consented or would reasonably expect Us to collect the Insured’s personal information in this way. We take reasonable steps to ensure that the Insured has been made aware of how We handle his/her personal information.

### How We Disclose the Insured’s Personal Information

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We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centers). In some circumstances, in order to provide Our services, We may need to transfer personal information to other entities within the Chubb group of companies or third parties with whom We (or the Chubb Group of Companies) have subcontracted to provide a specific service for Us, which may be located outside of the Philippines. These entities and their locations may change from time to time. Please contact Us, if you would like a full list of the countries in which these third parties are located. In the circumstances where We disclose personal information to the Chubb Group of Companies, third parties outside the Philippines, We take steps to protect personal information against unauthorized disclosure, misuse or loss.

Where access to Our products has been facilitated through a third party (e.g. insurance broker) We may also share Your information with that third party.

## Access to and Correction of the Insured's Personal Information

If the Insured would like to request access to, update or correct the personal information held by Us, please contact Our Data Protection Officer.

## How to Make a Complaint

In case of a complaint, please contact:

Data Protection Officer  
Insurance Company of North America (a Chubb Company)  
24th Floor Zuellig Building  
Makati Avenue corner Paseo de Roxas  
Makati City 1226, Philippines  
E-mail [DPO.PH@chubb.com](mailto:DPO.PH@chubb.com)

## Contact Us

Insurance Company of North America  
A Chubb Company  
24<sup>th</sup> Floor Zuellig Building  
Makati Avenue corner Paseo de Roxas  
Makati City 1226 Philippines  
O +63 2 8849 6000  
F +63 2 8325 1675

## About Chubb in the Philippines

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 70 years. Chubb in the Philippines is a branch of Insurance Company of North America, which has been assigned a financial rating of AA by Standard & Poor's. The company provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. It leverages global expertise and local acumen to tailor solutions to mitigate clients' risks. With a focus on building strong relationships with its clients by offering responsive service, Chubb in the Philippines has become one of the leading providers of Specialty Personal Lines, Accident & Health insurance through direct marketing.

More information can be found at [www.chubb.com/ph](http://www.chubb.com/ph)

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