

My Gadget Insurance

Policy Wording

CHUBB®

Sample Document

My Gadget Insurance

1 Insurance Benefit Summary

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

For each insured Gadget, a maximum of 2 Claim Events (sub-limit of 1 Claim Event for Theft) on the same Gadget is allowed, in a rolling 12 month period, whether You have purchased a Monthly or an Annual Policy.

Number of enrolled Gadgets	1 Gadget	3 Gadgets	5 Gadgets	7 Gadgets
Gadget Mix Options	<ul style="list-style-type: none"> 1 mobile phone Maximum value of any individual Gadget does not exceed \$2,500 	<ul style="list-style-type: none"> Maximum 1 mobile phone Maximum 1 Apple MacBook Maximum value of any individual Gadget (excluding laptop) does not exceed \$2,500 Maximum value of laptop does not exceed \$5,000 	<ul style="list-style-type: none"> Maximum 2 mobile phones Maximum 1 Apple MacBook Maximum value of any individual Gadget (excluding laptop) does not exceed \$2,500 Maximum value of laptop does not exceed \$5,000 	<ul style="list-style-type: none"> Maximum 3 mobile phones Maximum 2 Apple MacBooks Maximum value of any individual Gadget (excluding laptop) does not exceed \$2,500 Maximum value of laptop does not exceed \$5,000
Coverages	<p>Damage of Gadget: Coverage includes (but is not limited to) screen damage, water and liquid damage, and more.</p> <p>Theft of Gadget: Replacement in the event Your Gadget is Stolen.</p>			
Policy Limits	<p>Claim Event Limits Per Gadget:</p> <ul style="list-style-type: none"> Maximum 2 Claim Events per same Gadget in a rolling 12 months period Maximum 1 Theft Claim Event per same Gadget in a rolling 12 months period 	<p>Claim Event Limits Per Policy:</p> <ul style="list-style-type: none"> Maximum 3 Claim Events in a rolling 12 months period <p>Claim Event Limits Per Gadget:</p> <ul style="list-style-type: none"> Maximum 2 Claim Events per same Gadget in a rolling 12 months period Maximum 1 Theft Claim Event per same Gadget in a rolling 12 months period 	<p>Claim Event Limits Per Policy:</p> <ul style="list-style-type: none"> Maximum 5 Claim Events in a rolling 12 months period <p>Claim Event Limits Per Gadget:</p> <ul style="list-style-type: none"> Maximum 2 Claim Events per same Gadget in a rolling 12 months period Maximum 1 Theft Claim Event per same Gadget in a rolling 12 months period 	<p>Claim Event Limits Per Policy:</p> <ul style="list-style-type: none"> Maximum 7 Claim Events in a rolling 12 months period <p>Claim Event Limits Per Gadget:</p> <ul style="list-style-type: none"> Maximum 2 Claim Events per same Gadget in a rolling 12 months period Maximum 1 Theft Claim Event per same Gadget in a rolling 12 months period
Deductible	<p>\$100 per device per Claim Event (applicable to all Gadgets excluding laptops)</p> <p>\$300 per Laptop per Repair Claim Event</p> <p>\$500 per Laptop per Replacement Claim Event</p>			

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:

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

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

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

- a) brand new from a Manufacturer, a mobile phone network or a retail store;
- b) refurbished from a Manufacturer or a mobile phone network, such that it will perform like a brand new mobile phone in accordance with the original manufacturer's specifications; or
- c) from a private transaction where the proof of the original purchase date of the device from a retailer, Manufacturer or mobile phone network can be provided.

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.

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

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

Claim Event means any event or incident giving rise to a Claim, which may be an incident involving multiple Gadgets.

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

Damage means Accidental Damage or Malicious Damage.

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

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

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

Gadget means the mobile phones and portable electrical devices, identified on Your Policy Schedule and declared through AMEX verification portal during the purchase of this Policy. Gadget includes but is not limited to mobile phones, tablets, laptops, wearables connected to health, smartwatches, portable speakers, digital cameras, chargers, portable devices and headphones. All Gadgets must have an International Mobile Equipment Identity (IMEI) and/or Serial Number (as applicable) and evidenced by an original Proof of Purchase or exchange receipt.

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

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

Loss or Lost means:

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

but does not include any situation where Your Gadget is Stolen.

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

Manufacturer means entity which originally manufactured Your Gadget.

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

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.

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

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.

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.

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

Proof of Purchase means the original purchase receipt provided at the point of sale of Your Immediate Family and Your Gadget that gives details of the Gadget being purchased under the eligibility criteria stated in Clause 4.2 from this Policy, or similar documents evidencing Your Immediate Family and You own the Gadget and that the Age of the Gadget was within the limit required under this Policy.

Replacement/Replacement Gadget means a replacement Gadget, which has the same or similar specification as the Gadget (excluding colours) as determined by Us. At Our discretion, a Replacement may be a new Gadget or a Refurbished Gadget which has the same or similar specification to the original Gadget.

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

Renewal Date means:

- 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.

Retail Value means the regular selling price of the Gadget.

Serial Number means the unique number or string of characters that identifies Your Gadget.

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

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

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

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

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;

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

4.2.3 Your Gadget specifications must fulfil the following criteria:

- a) the Age of Your Gadget is no more than 36 months at the Commencement Date;
- b) the Retail Values of each Gadget does not exceed \$2,500, except for Laptop which shall not exceed \$5,000 and has a Manufacturer's Warranty;
- c) the IMEI and/or Serial Number must be captured for each Gadget upon enrolment;
- d) Your Gadget was purchased:
 - new from a Manufacturer, a mobile phone network provider or a retail store; or
 - refurbished from a Manufacturer or a mobile phone network provider; or
 - from a private transaction where the proof of the original purchase date of the device from a retailer, Manufacturer or mobile phone network provider can be provided;

- e) to the best of Your knowledge the Gadget is in good working condition which means fully functional according to the design and Manufacturer's specifications, no visible cracks or missing parts or liquid damage.

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

- 4.2.4 If You have cancelled an earlier monthly My Gadget 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 Gadget Insurance Policy during the same 12 month period.

5 Benefits under Your Policy

5.1 Damage of Your Gadget

5.1.1 In the event of Damage to Your Gadget, We reserve the right to determine either to:

- a) repair Your Gadget (where possible); or
- b) replace Your Gadget with a Replacement Gadget if the device cannot be repaired. The Replacement Gadget may be with new or Refurbished Gadgets, whereby We will make reasonable efforts to replace Your Gadget with one of the same brand, model, and specification, but this cannot be guaranteed.

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

5.2 Theft of Your Gadget

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

6 Exclusions applicable for clause 5

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

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

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

- 6.3.1 any incident prior to the Commencement Date of Your insurance or after the cancellation or expiry of Your Policy;
- 6.3.2 if the IMEI and/or Serial Number cannot be identified on Your damaged Gadget and You are unable to provide Us with evidence satisfactory to Us which proves the identity of Your Gadget;
- 6.3.3 if You fail to declare to Us the IMEI and/or Serial Number from Your Gadget or any subsequent changes to the IMEI and/or Serial Number subject to the terms and conditions of this Policy;
- 6.3.4 any Claim for failure of Your Gadget that is covered by the Manufacturer's Warranty;
- 6.3.5 any Claim as a result of wear and tear or gradual deterioration of performance of Your Gadget;
- 6.3.6 any Damage to, SIM cards, storage media, or Accessories which is in isolation and not part of or arising from the Damage of Your Gadget;
- 6.3.7 any damage or loss of data held on Your Gadget, including but not limited to any pictures, software, downloads, apps and music;
- 6.3.8 any loss or expense incurred as a result of not being able to use Your Gadget;
- 6.3.9 any loss or expense incurred for the restoration of data stored on Your Gadget or within the SIM card in Your Gadget or storage media;
- 6.3.10 any reconnection fees for Your Gadget or Replacement Gadget;
- 6.3.11 any fees You pre-paid for services which You were unable to use after Your Gadget was Damaged, or Stolen;
- 6.3.12 any damage or breakdown caused by incorrect installation of any component or part in Your Gadget, faulty software or a virus affecting the operating system on Your Gadget;

- 6.3.13 any modifications made to the hardware of Your Gadget, including but not limited to adding gems, precious metals or upgrading the components of Your Gadget;
- 6.3.14 any modifications made to the software of Your Gadget that are not supported or authorised by the Manufacturer (such as “jailbreaking” or “rooting”) of Your Gadget;
- 6.3.15 any use of software on Your Gadget that is not supported or authorised by the Manufacturer (such as installing apps other than from the Manufacturer’s authorised app store);
- 6.3.16 war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority, riot or civil commotion, terrorist activity of any kind;
- 6.3.17 ionising or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel;
- 6.3.18 any Claim for Malicious Damage which was caused by You or Your Immediate Family;
- 6.3.19 any damage that is solely cosmetic and does not adversely affect the normal functioning of Your Gadget;
- 6.3.20 any repairs or other costs for repairs carried out by anyone not authorised by Us;
- 6.3.21 any Claim as a result of Loss of Your Gadget; or
- 6.3.22 any Claim as a result of not taking care of Your Gadget for example but not limited to:
 - a) knowingly leaving Your Gadget somewhere it is likely to be Damaged, or Stolen;
 - b) using or handling Your Gadget where damage is likely to happen, for example whilst taking a bath or shower, handling heavy duty equipment, playing competitive sports or placing yourself in a hazardous situation.

6.4 In the event of a Damage Claim:

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

6.5 In the event of a Theft Claim:

- 6.5.1 You must report the Theft to the Police within 24 hours of becoming aware of the Theft and retain documentary evidence, such as a police report, for use in support of the Claim; and
- 6.5.2 Your mobile phone network provider as soon as possible in order to avoid unauthorised use of the Gadget which could lead to additional charges being incurred by You which You are not responsible for making.
- 6.5.3 We will not provide cover for the Theft of the Gadget under this clause if You do not report the Theft of the Gadget to the police within 24 hours.

7 Conditions

7.1 Registering Your IMEI/Serial Number

- 7.1.1 You need to ensure that the IMEI and/or Serial Number of all Your Gadgets eligible under this Policy are registered with Us. Failure to do so will mean that You will receive no benefits under this Policy arising from the Theft or Damage to Your Gadgets that are not registered.
- 7.1.2 In the event where You purchase a different Gadget during the Period of Insurance, You are required to notify Us within 14 working days of Your new IMEI and/or Serial Number from the date of purchase. We reserve the right to request You to provide Us with any other information or documents, such as a Proof of Purchase that satisfy the eligibility criteria as described in clause 4.2 of this Policy. Failure to do so may mean You receive no Benefits under Your Policy arising from

the Damage to and/or Theft of Your Gadget. You can do so by calling Us at +65 6299 0922. Alternatively, You may reach Us at Our email address: CustomerService.SG@chubb.com

- 7.1.3 You will be able to change Your IMEI and/or Serial Number up to 2 times per Gadget during any single 12 month period in respect of the purchase of a different Gadget, provided the eligibility requirements in clause 4.2 are satisfied.

7.2 Your duties to Us

7.2.1 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, this Policy may be void.

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

7.2.2 Duty of care

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

7.2.3 Consequences of breach of duty, fraud or misrepresentation

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

- a) breach the duty of 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.

7.3 Where does Your Policy apply?

- 7.3.1 Your Policy insures You and Your Gadget 24 hours a day, anywhere in the world.

7.4 Coverage validity

- 7.4.1 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.

7.5 Free Look Period

- 7.5.1 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 7.16).

7.6 Deductible

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

7.7 Law of Singapore

- 7.7.1 Your Policy is governed by the laws of Singapore.

7.8 Disputes

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

7.9 Singapore Currency

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

7.10 Premium

7.10.1 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.

7.11 Modification

7.11.1 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.

7.11.2 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.

7.12 Commencement and Period of Insurance

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

7.13 Fraudulent Claims

7.13.1 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

7.14.1 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 Inspection and salvage and ownership after a Claim

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

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

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

7.18 Interpretation

7.18.1 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.

7.19 Notice of trust or assignment and third-party rights

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

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

7.20 Other insurance

7.20.1 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.

7.20.2 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.

7.21 Payment before cover warranty

- 7.21.1 Notwithstanding anything herein contained but subject to clause 7.21.3, 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).
- 7.21.2 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.
- 7.21.3 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 7.21.4.
- 7.21.4 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 7.21.3 or any inability by Us to obtain payment of the Premium by credit or 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.

7.22 Payment of Benefits - special condition

- 7.22.1 You will not be covered for the Damage of Your Gadget under more than 1 My Gadget Insurance issued by Us or any Chubb related Company for the same Gadget. If the Damage of Your Gadget is covered under more than 1 such policy, We will consider You to be covered only under the policy which provides the highest benefits. Where the benefits under any additional policy are identical, We will consider You to be insured under the policy first issued. All policies not recognised by Us shall be cancelled.

7.23 Personal Data Protection Consent

- 7.23.1 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.
- 7.23.2 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.
- 7.23.3 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.

7.24 Reasonable care

You must:

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

7.25 Sanctions exclusions applicable to this Policy

- 7.25.1 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.

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

8 Claims

8.1 Claim reporting procedure:

- 8.1.1 After the occurrence of any incident giving rise to a Claim under this Policy, please have the police reference number (if applicable), IMEI and/or Serial Number for Your Gadget and Your Policy details ready when You contact Us.
- 8.1.2 Notify Us by contacting Us at +65 6299 0988 within 14 days of the incident giving rise to a Claim.
- 8.1.3 Fill in a Claim form upon Our request (if any) and send it back to Us within 10 days.
- 8.1.4 Disclose to Us the correct incident reason for the Claim. When assessing any Claim, We will only consider the first reason and cause giving rise to the Claim and therefore will not consider any subsequent variations to this.
- 8.1.5 Report any Theft of Your Gadget to the police and provide Us with the police report and/or police reference number.
- 8.1.6 Follow Our instruction/direction to get the Damaged Gadget repaired.

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

8.3 Claims Payment

- 8.3.1 Any Benefits payable under this Policy shall be paid by Us directly to the authorised repairers for repairable Gadgets or Accessories. In the event of Replacement, We would pay the vendor in accordance to where the Replacement Gadget has been procured.
- 8.3.2 A full and/or uncontested receipt from Us of any Benefit payable under this Policy shall in all cases be deemed final and completely discharges Us from all liabilities.

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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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