

Fraud Protect360 Plus

YOUR FRAUD PROTECT360 PLUS POLICY

Here is Your Fraud Protect360 Plus Policy (the "Policy"). Please examine this Policy, to ensure that You understand the terms and conditions and that the cover You require is being provided. It is important that the documents and any amendments are read together to avoid misunderstanding.

We recommend that You keep this Policy in a safe place.

If You have any questions after reading these documents, please contact Your insurance agent, broker or Us.

If You need to change anything, please contact Us immediately.

IMPORTANT NOTICE

All information provided in Your application form, including declarations made over the phone or internet, forms the basis of this Policy. You must answer all the questions in Your application accurately and tell Us everything You know or could reasonably be expected to know that is relevant to Our decision to give You the Policy. Otherwise, You may receive no benefit from the Policy.

HOW YOUR INSURANCE POLICY OPERATES

This Policy is a contract of insurance between You and Us.

This Policy, the application, declaration or any statement of facts, any clauses endorsed in the Policy, the Policy Schedule and any changes highlighted in Your renewal notice, form the contract of insurance between You and Us.

The insurance We provide in this Policy is subject to the terms, conditions, exclusions contained in this Policy, the Policy Schedule and any Endorsement to this Policy (hereinafter collectively referred to as the "Terms of this Policy").

In consideration of Your paying to Us the required premium, We agree to indemnify You in the manner and to the extent described in the Policy, in respect of events occurring during the Period of Insurance, or any subsequent period for which You pay and We accept the required premium.

POLICY DEFINITIONS

This Policy and the Policy Schedule 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 Policy Schedule shall bear such meaning whenever it may appear.

"Accident/Accidental" means a specific event which is sudden, unforeseen and unexpected which occurs during the Period of Insurance.

"Accidental Death" means Death resulting from the Accident.

"Benefit Limit" means the Maximum Benefit Payable as stated in the Coverage Outline of the Policy Schedule.

"Chinese Physician / Chiropractor" means a person qualified by a medical degree/certification and duly licensed or registered to practice Chinese medicine or Chiropractic in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training but excluding a Chinese Physician or Chiropractor who is You or Your spouse, Your relative or Your employee.

"Child(ren)" means Your unemployed and unmarried dependent child(ren), including step or legally adopted child(ren) who is/are either:

- i. above one (1) year old but below eighteen (18) years; or
- ii. up to twenty-five (25) years of age, if studying full-time in a recognized institution of higher learning at the Effective Date of this insurance.

Age is calculated as at last birthday.

"Computer System" means any computer, hardware, software, router, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility which is not Your Computer System.

"Cryptocurrency" means a digital or virtual currency operating independently of a central bank that uses cryptographic functions for security.

"Cryptojacking" means the unauthorised use of Your Computer System by a Third Party for mining Cryptocurrency.

“Cyberterrorism” means the premeditated use of disruptive activities against Your Computer System or Your Digital Assets by an individual or group of individuals, or the explicit threat by an individual or group of individuals to use such activities, with the intention to cause harm, further social, ideological, religious, political or similar objectives, or to intimidate any person(s) in furtherance of such objectives. Cyberterrorism does not include any such activities which are part of or in support of any War or Cyber War

“Cyber Extortion Threat” means a demand for money or property accompanied by a credible threat by a Third Party to:

1. release, divulge, disseminate, destroy, alter, permanently encrypt, or use Your Digital Assets stored in Your Computer System, acquired by fraudulently or maliciously accessing or using Your Computer System;
2. introduce Malware into Your Computer System;
3. corrupt, damage or destroy Your Computer System; or
4. restrict or hinder access to Your Computer System or Your Digital Assets.

“Cyber Operation” means the use of a Computer System by, at the direction of, or under the control of a State to:

1. disrupt, deny access to, or degrade functionality of a Computer System, and/or
2. copy, remove, manipulate, deny access to or destroy information in a Computer System.

“Cyber War” means the use of a Computer System by or on behalf of a State to disrupt, deny, degrade, manipulate, or destroy information in a Computer System of or in another State.

“Data Protection Legislation” means the Personal Data Protection Act 2012 and applicable laws, codes, regulations and guidelines in Singapore related to the protection of personal data.

“Death” means the cessation of all of Your biological functions occurring within twelve (12) calendar months of the date of the Accident.

“Digital Assets” means software, programmes, Your personal electronic data, digital photos, digital music or digital video stored on Your Computer System.

“Digital Wallet” means an e-wallet associated with a user account with an Online Merchant intended for effecting payment for the purchase of goods through the Online Merchant’s website.

“Effective Date” means the date from which the Policy shall become effective and will be with reference to the date and time specified in the Policy Schedule.

“Electronic Communication” means any information sent between particular parties over a phone line or internet connection:

1. Emails; or
2. SMS and WhatsApp messages received by mobile phone.

“Expiry Date of the Policy” means the last day of every monthly or annual period starting from the Effective Date of the Policy stated on the Policy Schedule where Our liability thereunder shall only be extended upon payment of the monthly or annual premium as applicable.

“Extortion Payment” means any monies or property paid by You or by an authorised external expert, to a Third Party, who You reasonably believe to be responsible for a Cyber Extortion Threat, with the purpose of resolving or terminating the Cyber Extortion Threat.

“Home” means Your primary residential property that You ordinarily reside in and which is used solely for domestic purposes.

“Hospital” means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation centre, community care facilities, community treatment facilities or such extended care facility as may be designated for treatment by the Ministry of Health in Singapore from time to time, or a place for the care or treatments of alcoholics or drug addicts.

“ICU” means Intensive Care Unit of a Hospital that is dedicated to the management of patients with severe or life-threatening conditions.

“Infectious Disease” means the definite and irrevocable diagnosis of any of the following infectious disease by a Registered Medical Practitioner during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:

1. Avian Influenza or “Bird Flu”
2. Chikungunya fever
3. Cholera
4. Dengue fever
5. Ebola
6. Hand, foot and mouth disease
7. Japanese viral encephalitis
8. Malaria
9. Measles
10. Melioidosis or “Soil Disease”
11. Middle east respiratory syndrome
12. Mumps
13. Nipah viral encephalitis
14. Plague
15. Rabies
16. Rubella

17. Severe acute respiratory syndrome
18. Tuberculosis
19. Yellow fever
20. Zika virus

“Injury” means physical harm to Your body caused solely and directly by an Accident resulting in Accidental Death or Permanent Disablement and not by sickness, disease or gradual physical or mental wear and tear.

“Illness” means a physical condition contracted marked by pathological deviation from the normal healthy state.

“Loss Event” means:

1. Identity Theft Event as defined in section 5 of this Policy;
2. Cyber Event as defined in section 4 of this Policy;
3. Cyber Extortion Threat; or
4. Fund Transfer Protection Event as defined in section 2 of this Policy.

“Malware” means any malicious software or code designed to infiltrate, disrupt, corrupt or damage Your Computer System, including but not limited to viruses, worms, trojan horses, ransomware, adware, spyware and Cryptojacking scripts.

“Mass Cyber-Attack” means a coordinated and large-scale attack targeting multiple individuals or entities simultaneously to gain malicious and unauthorized access, steal data or cause damage to Computer Systems or computer networks that result in losses or damages.

“Medical Expenses” means usual, reasonable, and customary medical, surgical, Hospital or nursing treatment expenses incurred by You within one (1) year from the date of such Injury in respect of any one Accident provided that the medical or surgical treatment are prescribed by a Registered Medical Practitioner.

“Medically Necessary” means medical treatment, procedure, or other medical services: required for the diagnosis or direct treatment of Your medical condition which is/are:

- i. clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for Your medical condition;
- ii. in accordance with generally accepted standards of medical practice; and
- iii. in accordance with the recommendations by the treating Registered Medical Practitioner’s specialty society, and established clinical protocols.

“Online Merchant” means a Third Party retail business, which operates on a digital platform and registered with a valid business license if any is required according to the jurisdiction of the country within which it is situated and which accepts payment for goods through a secured online payment gateway.

“Payment Card” means any credit, debit, charge or store card that is registered to You.

“Period of Insurance” means the period commencing from the Effective Date and ending on the Expiry Date during which this Policy is effective and has not been cancelled or otherwise terminated and shall only be extended upon payment of the premium.

“Permanent Disablement” means a disability falling under one of the items of disablement listed in the scale of compensation in this Policy under Section 1, which was caused by an Accident, as long as the disability lasts for twelve (12) consecutive months from the date of the Accident and at the expiry of that period, Our appointed Registered Medical Practitioner confirms that the disability is not going to improve after twelve (12) months.

“Permanent Total Disablement” means a disability caused by an Accident as long as the disability lasts for twelve (12) consecutive months from the date of the Accident, preventing You from engaging in any kind of occupation or employment for remuneration or profit and at the expiry of that period Our appointed Registered Medical Practitioner confirms that the disability is not going to improve after twelve (12) months. We will pay the principal sum insured less any other amount paid or payable under this Policy as a result of the same Accident.

“Personal Data” means any information relating to an identified or identifiable natural person being a person who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person as defined under Data Protection Legislation.

“Policy” means this Fraud Protect360 Plus Policy, Your declarations made electronically, the Policy Schedule and any Endorsements We have issued under this Policy.

“Policy Schedule” means the Policy Schedule that will be notified to You in the manner provided, which reflects details of You, the Effective Date and/or any terms and conditions that are specific to the Policy, to be read together with and deemed to be incorporated into this Policy as one contract.

“Pre-Existing Conditions” means an Injury or Illness which existed before the Effective Date:

- i. which You knew about before the start of this Policy; or
- ii. which You have received diagnosis, medical treatment or prescribed drugs before the start of this Policy; or
- iii. for which You are under investigation and awaiting result before the start of this Policy; or
- iv. for which You have been advised to get medical treatment by a medical practitioner before the start of this Policy

or should reasonably have been aware, based on normal medically accepted pathological development of the Injury, Illness or Infectious Disease.

“**Personal Account**” means Your account with a financial institution used for personal purposes.

“**Registered Medical Practitioner**” means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his/her practice, and who in rendering such services is practicing within the scope of his/her licensing and training. The attending Registered Medical Practitioner shall not be You, an employee of Yours, Your spouse or Your relative.

“**State**” means sovereign state.

“**Third Party**” means any natural person or entity other than You, Your family or Your relative.

“**Utility Bills**” means the billing statement indicating the charges incurred by You for the utilization of electricity, gas and water supplied by a Singapore utility retailer/provider.

“**Waiting Period**” means the continuous period of fourteen (14) days from the Policy’s Effective Date in which no benefits are payable under the Policy.

“**War**” means armed conflict involving physical force:

- i. by a State against another State, or
- ii. as part of a civil war, rebellion, revolution, insurrection, military action, or usurped power, whether War be declared or not.

“**We, Our, Us or the Company**” means HL Assurance Pte. Ltd.

“**You or Your**” means the Insured Person described as such in the Policy Schedule.

“**Your Computer System**” means any a personal or home based Computer System used by the Insured or the Insured’s family for personal purposes.

POLICY COVERAGE

FRAUD

Section 1. Online Shopping Protection

If during the Period of Insurance, You first discovered You have been dishonestly induced to purchase goods from an Online Merchant resulting in the goods paid for by You not being delivered by the Online Merchant to You:

- 1) within thirty (30) days of the scheduled arrival date (or such later date as the Online Merchant may inform You) or within sixty (60) days from the first date of purchase if a scheduled arrival date is not provided; and
- 2) the Online Merchant has not provided You with a full or partial refund or taken any remedial action within sixty (60) days of the scheduled arrival date, or such later date as informed by the Online Merchant,

We will pay You, up to the Benefit Limit, for the:

- (a) loss of funds from Your Personal Account or from Your Digital Wallet;
- (b) any associated fees, penalties or interest incurred by You which have been levied by the financial institution with whom You hold Your Personal Account or the Online Merchant;
- (c) Payment Card charges that You have incurred, including any penalties or interest which have been levied by the financial institution with whom You hold Your Personal Account; or
- (d) reasonable and necessary legal costs and expenses You incur, with Our prior written consent, in pursuing or defending any legal action against You.

Exclusions Applicable to Section 1

No benefit will be payable under Section 1:

1. If the goods were eventually delivered; regardless of whether the goods were incomplete, damaged, faulty, or wrongly delivered.
2. If the goods are not delivered to You due to misshipments or was lost in transit during delivery by the logistic company.
3. For any portion of the payment made via cash, in-store credits, coupons, vouchers, points redemption, loyalty or bonus points.
4. If payment of the goods is not paid in full.
5. If You have not tried to reverse or cancel the charge made to Your Payment Card or Digital Wallet by contacting the bank or financial institution.
6. If the goods are:
 - a) Food and beverages, medicines and dietary supplements;
 - b) Animals or living plants;
 - c) Cash, or its equivalent, traveller’s cheques, shares, stocks, or any negotiable instrument;
 - d) Tickets;
 - e) Items purchased for resale, business, retail, property rental or for professional and/or commercial use;
 - f) Counterfeit, imitation or fake products;
 - g) Rental of leased products;
 - h) Paintings, antiques, artifacts, objects of art or gemstones;
 - i) Furs, watches, jewellery and precious metal;
 - j) Second-hand or pre-owned products that were, at the time of purchase, used, rebuilt, refurbished or remanufactured; and
 - k) Prohibited goods or goods deemed to be illegal by local government authorities.

Section 2. Fund Transfer Protection

If during the Period of Insurance, You first discovered the occurrence of any of the following Fund Transfer Protection Event:

1. **Personal Account Theft**
the fraudulent electronic transfer of funds or property from Your Personal Account by a Third Party;

2. **Electronic Communication Fraud**
any Electronic Communication first received by You to defraud You and You acted in good faith upon request in the said Electronic Communication, transferred funds or property from the Your Personal Account, to the account of a Third Party; or
3. **Digital Wallet Theft**
the fraudulent unauthorised use of or electronic transfer of funds stored in Your personal Digital Wallet held by an Online Merchant;

We will pay You, up to the Benefit Limit, for the:

- (a) loss of funds from Your Personal Account or from Your Digital Wallet;
- (b) any associated fees, penalties or interest incurred by You which have been levied by the financial institution with whom You hold Your Personal Account or the Online Merchant;
- (c) Payment Card charges that You have incurred, including any penalties or interest which have been levied by the financial institution with whom You hold Your Personal Account; or
- (d) reasonable and necessary legal costs and expenses You incur, with Our prior written consent, in pursuing or defending any legal action against You.

Exclusions Applicable to Section 2

No benefit will be payable under Section 2:

1. If You have not tried to reverse or cancel the charge made to Your Payment Card or Digital Wallet by contacting the bank or financial institution.
2. If You have not tried to reverse or cancel the transfer of funds or property from Your Personal Account by contacting the bank or financial institution.
3. If a request for Your confidential banking information and/or a transfer of funds or property was through any mode of communication other than through an Electronic Communication.

Section 3. Cyber Extortion

We will pay You to the extent insurable, up to the Benefit Limit, for the:

1. Extortion Payment; or
2. the fees, costs and expenses of an external expert appointed by Us to advise on, investigate and respond to the Cyber Extortion Threat or to mitigate the amount of any Extortion Payment,

arising directly from a Cyber Extortion Threat, that is first made against You in Your personal capacity during the Period of Insurance.

Section 4. Restoration Costs

If during the Period of Insurance, You first discover the occurrence of any of the following Cyber Event:

1. The unauthorised, dishonest, fraudulent or malicious access to, processing of, use of or operation of Your Computer System by a Third Party;
2. The unauthorised, dishonest, fraudulent or malicious input, modification, deletion, corruption, encryption or extraction of Your Digital Assets, residing on Your Computer System, which is caused by the introduction of Malware or unauthorised access by a Third Party;
3. The fraudulent or malicious partial or total unavailability or disablement of access to and/or control of Your Computer System, which is caused by the introduction of Malware, or unauthorised access, by a Third Party; or
4. Cryptojacking;

We will pay You, up to the Benefit Limit, for the reasonable and necessary costs and expenses You incur, with Our prior written consent, to:

- (a) investigate, reconfigure and repair any damage to Your Computer System;
- (b) retrieve or replace Your Digital Assets;
- (c) locate and remove Malware from Your Computer System following a Cyber Event; or
- (d) restore Your Computer System back to its condition prior to the Cyber Event if damaged, altered or corrupted.

Section 5. Identity Theft

If during the Period of Insurance, You first discovered the occurrence of an Identity Theft Event, i.e., the online theft, modification, alteration or corruption of Your Personal Data by a Third Party to commit fraud using Your identify for financial, criminal or for other gain, We will pay You, up to the Benefit Limit, for the:

1. Reasonable and necessary expenses and legal costs incurred by You after an Identity Theft Event has occurred, with Our prior written consent:
 - (a) to correct or reinstate public records;
 - (b) for challenging the accuracy or completeness of a consumer credit report;
 - (c) for the dismissal or withdrawal of civil or criminal proceedings on the basis that the alleged liability rests with the perpetrator of the Identity Theft Event and not You; or
 - (d) for the removal of criminal or civil judgments wrongly entered against You.
2. Costs incurred by You after an Identity Theft Event has occurred of:
 - (a) enrolment and registration support for single bureau credit monitoring for one year providing electronic notification of online criminal or fraudulent activity using Your Personal Data;
 - (b) copying charges and registered mail postage for sending required documentation to law

enforcement agencies, credit bureaux, financial institutions, creditors or debt collection agencies; or

- (c) loan reapplication fees, if Your earlier application had been refused solely because the lender had received incorrect credit information about You following the Identity Theft Event.

SPECIAL CONDITIONS TO CYBER

To be eligible for cover under this Policy, You must:

- (a) Make sure that Your Computer System is used and maintained as recommended by the manufacturer or supplier.
- (b) Take measures to safeguard Your Computer System, including the installation of anti-malware software, and the updating of software including anti-malware software in accordance with the manufacturers' and suppliers' recommendations.
- (c) Take back-ups of Your Digital Assets at least every thirty (30) days. If a Third Party processes or stores Your Digital Assets for You, You must make sure that the terms of the contract between You and the Third Party allow Your Digital Assets to be backed up.
- (d) Change the passwords on Your Computer System from the default password that existed on Your Computer System.
- (e) Take reasonable measures to safeguard Your Personal Data, Payment Cards, Your Personal Accounts and Your accounts with Online Merchants
- (f) Take reasonable measures to authenticate and verify the identity of the sender of any Electronic Communication to You requesting the transfer of funds, prior to such funds being transferred from You to an account of a Third Party.
- (g) Not disclose, either personally or through any person or entity acting on Your behalf or at Your direction, to any Third Party the existence and Terms of this Policy but You may disclose the existence of this Policy to the extent that You are required to do so by law or where We consent to the disclosure in writing.

EXCLUSIONS APPLICABLE TO CYBER

This Policy does not cover any loss or any other costs directly or indirectly arising from:

1. Betterment

Any upgrade or increase of speed, capacity or functionality of Your Computer System beyond the level that existed prior to a Loss Event occurring.

2. Bodily Injury

Any physical injury, sickness, disease, disability, shock, mental anguish, mental injury, or Death at any time resulting therefrom.

3. Business activities

Any activities carried out by You for trade, business or professional purposes, including any access through Your Computer System to the Computer System of a Third Party for trade, business or professional purposes, and any loss connected to an account with a financial institution that is used for trade, business or professional purposes.

4. Business Costs

Any costs incurred to a business that is associated with You as a result of any Loss Event.

5. Confidence Scam

Any loss based upon, arising from or as consequence of a confidence trick involving feigned intentions towards You, such as but not limited to romantic intentions, investments, contracts, loans and the like, gaining Your confidence or affections, and then using that goodwill to commit fraud.

6. Confiscation by Public Authority

Any seizure, confiscation, nationalisation, requisition or destruction of Your Computer System, Your Digital Assets, or any other electronic equipment or any other property by or under the order of any government or public authority.

7. Corporate Cyber Liability

Any losses related to corporate cyber liability or arising from a commercial cyber-attack and any losses where a legal corporate entity of any sort is the subject of a cyber-attack. Legal corporate entities here refer to but are not limited to NGOs or any registered or unregistered business entity.

8. Cyber Operation

Any loss, damage, liability, cost or expense of any kind arising from a Cyber Operation.

Notwithstanding Our burden of proof, which shall remain unchanged by this clause, in determining attribution of a Cyber Operation to a State, You and the Company will consider such objectively reasonable evidence that is available to both. This may include but is not limited to formal or official attribution by the government of the State in which the Computer System affected by the Cyber Operation is physically located in another State or those acting at its direction or under its control.

9. Default password

Any failure by You to change the default or original password of Your Computer System.

10. Defective Equipment

Any defective equipment, ordinary wear and tear or deterioration, faulty design or construction, software error, or by internet speed, bandwidth or data

allowance or digital memory or processing power that is insufficient to meet the needs of Your Computer System.

11. Digital Currency

Any unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrency of any kind. However, this exclusion does not apply to:

- a) any Extortion Payment; or
- b) any costs arising from Cryptojacking.

12. Electromagnetic

Any electromagnetic field, electromagnetic radiation or electromagnetism.

13. Face to face ransom

Any Extortion Payment surrendered in a face to face encounter.

14. Infrastructure

- a) Any satellite failure, electronic or mechanical failure including (without limitation) blackout, failures of overhead or subterranean transmission and distribution lines; or
- b) Any total, partial, temporary or intermittent outage to utility infrastructure including gas, water and electricity; or
- c) Any total, partial, temporary or intermittent outage of telecommunications infrastructure including certificate authorities, content delivery network providers, domain name system service providers, internet exchange point providers, satellites, satellite network providers, timing services, and any transmission systems or services which support transfer of data between network termination points.

15. Legal Liability, Fines and Penalties

Any amount owed by You to a Third Party for damages, fines or penalties.

16. Legal Proceedings

Any costs incurred by You to institute or defend legal proceedings against a person or entity without Our prior written consent.

17. Maintenance Costs

Any maintenance of Your Computer System or Your Digital Assets, not attributable to a Loss Event including any costs You have paid or have agreed to pay as part of any maintenance contract.

18. Abnormal Conditions/State of Emergency/Mass Cyber Attack

Any loss based upon, arising from or as consequence of any abnormal conditions or state of emergency as declared by the local authorities (whether physical or otherwise) or Mass Cyber-Attack except to the extent that you are able to prove that such loss happened independently of such abnormal conditions or state of emergency as declared by the local authorities or Mass Cyber-Attack.

19. Natural Perils

Any lightning, wind, windstorm, tornado, cyclone, hurricane, flood, storm, surge, sinkhole collapse, earthquake, volcanic eruption, wave, tidal waves, landslide, hail, snow, geomagnetic storm or any other physical event however caused.

20. Online Gambling and Online Auction

Any:

- a) use of any online auction; or
- b) lottery, gambling or a game of chance.

21. Prior Matters

Any matter that You were aware of or reasonably ought to have been aware of prior to the inception of this Policy.

22. Property Damage

Any physical damage to, or destruction of, any tangible property including Your Computer System and personal property. However, this exclusion will not apply to the costs and expenses covered under Section 4, Restoration Costs.

23. Physical Perils

Any fire, explosion, implosion, smoke, electrostatic build up or static electricity, electrical or mechanical failures including blackout, aircraft impact, vehicle impact or water damage.

24. Reimbursable Fraud Loss

Any financial loss that is reimbursable by Your Personal Account, Payment Card company, bank or other financial institution.

25. Terrorism

Any act of terrorism, strike or similar labour action, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any action taken to hinder or defend against these actions; including all amounting to, directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to the above. However, this exclusion shall not apply to Cyberterrorism.

26. Theft

Any physical theft of any of Your possessions including Your Computer System, Your Payments Card, Your Digital Assets or any other property.

PERSONAL ACCIDENT

Section 6. Accidental Death & Permanent Disablement

If You have suffered an Injury, which within twelve (12) months of its happening is the sole cause of Your Death or Permanent Disablement, We will pay You the relevant percentage as set out in the Scale of Compensation, up to the Benefit Limit as specified in the Policy Schedule.

Scale of Compensation

Description of Permanent Disablement	Percentage
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Loss of all sight in one or both eyes	100%
4. Loss by physical severance or Permanent Disablement of:	
(a) one or two limbs	100%
(b) one or two hands	100%
(c) arm above the elbow	100%
(d) arm at or below the elbow	100%
(e) leg above the knee	100%
(f) leg at or below the knee	100%
5. Loss of sight in one eye except perception of light	50%
6. Third degree burn	
(a) head	
equals to or greater than 8%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
(b) body	
equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%
7. Loss of:	
(a) hearing in two ears	75%
(b) hearing in one ear	25%
(c) speech	50%
8. Loss by physical severance or Permanent Disablement of:	
a) thumb and four fingers of one hand	50%
b) four fingers of one hand	40%
c) thumb	
two phalanges	25%
one phalanx	10%
d) index finger	
three phalanges	15%
two phalanges	10%
one phalanx	5%
e) middle finger	
three phalanges	10%
two phalanges	7%
one phalanx	3%
f) ring finger	
three phalanges	10%
two phalanges	7%
one phalanx	3%
g) little finger	
three phalanges	10%
two phalanges	7%
one phalanx	3%
h) all toes of one foot	15%
i) great toe	
two phalanges	5%
one phalanx	3%
j) any other toe	3%

We will not pay for any Permanent Disablement that is not listed in the scale of compensation above.

COMPENSATION LIMITS

We shall not pay for:

- (a) any specific item of Permanent Disablement where that item is also comprised in any other item of Permanent Disablement for which a greater amount of compensation is payable in the circumstances. If benefit is payable for loss of use of a whole member of the body, the benefit for parts of the member cannot also be claimed.
- (b) Death in addition to any Permanent Disablement if caused by the same Accident, except that if a payment has been made under any part of Permanent Disablement, and Death occurs subsequently solely caused by and within twelve (12) months of the Accident, then We will pay any difference if the Compensation payable for Death is greater than that already paid for Permanent Disablement.
- (c) more than 100% of the Benefit Limit in aggregate of all percentages payable under Permanent Disablement in any one Period of Insurance

Section 7. Accidental Medical Reimbursement

We will pay You, up to the Benefit Limit as specified in the Policy Schedule, for the Medical Expense incurred as a result of an Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a Registered Medical Practitioner.

This benefit extends to cover:

1. The Chinese Physician / Chiropractor treatment expenses necessarily and reasonably incurred and supported by receipts from a licenced or registered Chinese Physician / Chiropractor up to \$200 per Injury up to the Benefit Limit as specified in the Policy Schedule.
2. Medical Expenses incurred as a result of Infectious Disease suffered by You, provided that the claim is not made within the Waiting Period.

Any Infectious Disease which is announced or notified as an epidemic or pandemic by the health authority of Singapore or the Government of the Republic of Singapore, and a pandemic by the Whole Health Organisation (WHO). The cover for the epidemic or pandemic Infectious Disease shall cease from the date of such announcement or notification.

If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of You with other insurance company covering the same expenses, We shall only be liable for the remaining

amount which You are not compensated for.

Section 8. Hospital Cash Benefit

In the event that You sustain an Injury during the Period of Insurance which is considered Medically Necessary by a Registered Medical Practitioner such that You will be hospitalized to receive in-patient treatment, We will pay You the Benefit Limit as specified in the Policy Schedule for each continuous twenty-four (24) hour period of confinement in the Hospital.

This benefit is payable up to a maximum period of one hundred and eighty (180) days.

Any periods of confinement in the Hospital due to the same or related cause shall be considered as arising from one (1) Injury unless their occurrences are separated by at least ninety (90) days.

Section 9. Bill Protector

If, during the Period of Insurance, You sustain an Injury which, in the opinion of a Registered Medical Practitioner, is Medically Necessary and results in Your admission to a Hospital for in-patient treatment, We will reimburse You for the Utility Bills that You are liable to pay during the month of hospitalization, up to \$300 per month and subject to the Benefit Limit stated in the Policy Schedule.

This benefit is payable only if Your hospitalization is for more than two (2) consecutive days.

We will not cover any outstanding Utility Bills incurred prior to the occurrence of the Injury.

POLICY EXTENSION FOR PERSONAL ACCIDENT

1. Disappearance

Notwithstanding anything contained in this Policy to the contrary, if Your body is not found within twelve (12) months after the date of the disappearance following sinking or wrecking or destruction of that aircraft or conveyance in which You were travelling during the Period of Insurance, We will consider You to be dead and this shall be considered as constituting a valid claim under this Policy payable under Section 1 of this Policy.

Any payment under this Policy Extension is made subject to the requirement that Your legal personal representatives must provide a signed undertaking to Us to guarantee that if it is subsequently found that You are alive, they undertake to and shall on demand, return to Us any sums We have paid under this Policy.

2. Exposure

If following an Accident, You are unavoidably exposed to the natural elements and as a direct

result of such exposure suffer a Death or Permanent Disablement, We will consider such Death or Permanent Disablement as having been caused by an Injury.

3. Terrorism Cover

This Policy covers losses which may be sustained through acts of terrorism provided that there is no liability when such acts of terrorism involve the use of biological, chemical agents or nuclear devices, provided that You did not participate in or provoke such acts of terrorism.

Where You are insured under more than one policy with Us covering acts of terrorism, Our maximum liability for any and all claims arising directly or indirectly from any act of terrorism will be limited to one policy only (with the highest limit on acts of terrorism where applicable).

4. Suffocation by Smoke, Poisonous Fumes, Gas or Drowning

In the event that You sustain Injury caused by suffocation by smoke, poisonous fumes, gas or drowning, We will pay the appropriate amount of Benefit Limit under the Policy.

5. Automatic Cover for Child(ren)

If the Policy Type stated in the Policy Schedule is "Insured and Spouse", this Policy will automatically extend to cover Your Child(ren) for the following benefits:

- a. Accidental Death & Permanent Disablement; and
- b. Accident Medical Reimbursement.

The maximum amount payable under each of the above benefits in respect of all covered Child(ren) shall be 25% of the corresponding Benefit Limit as stated in the Policy Schedule.

EXCLUSIONS APPLICABLE TO PERSONAL ACCIDENT

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any consequential loss or any legal liability or any Injury, Illness or disease and Death directly or indirectly caused by, contributed to, or arising from:

- 1. Suicide or attempted suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
- 2. Pregnancy, miscarriage, abortion or childbirth.
- 3. Infectious Disease (except for Accident Medical Reimbursement cover under Section 7), venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however

caused.

4. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
5. Any Pre-Existing Conditions.
6. You being under the influence of drugs (other than those prescribed by a Registered Medical Practitioner but not when prescribed for the treatment of drug addiction).
7. You being under the influence of alcohol, unless it can be established to Our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury.
8. Congenital anomalies and conditions arising out of or resulting therefrom or physical impairment.
9. Air travel, flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
10. Any trade, technical or sporting activity in connection with an aircraft and/or vessel.
11. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus such as compressed air or gas, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, parachuting, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing (except on man-made walls) that ordinarily requires the use of ropes or guides.
12. Motorcycling (as rider or pillion).
13. You participating in any terrorism activities.
14. You employed as:
 - (a) professional sportspersons or racer, where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport, racing other than on foot or trial of speed or reliability.
 - (b) full time military personnel, law enforcement officer, civil defence officer, navy or fire fighters (except when off-duty).
 - (c) air crew or pilot.
 - (d) off-shore occupation such as diver, rig worker fisherman, ship crew.
 - (e) workers engaged in maintenance, cleaning,

roofing or repair activities involving scaffolding or gondola.

- (f) construction worker at heights above 30 feet or work underground, in tunnels, demolition and quarry worker.
 - (g) in any occupation that requires handling of explosives, ammunitions, firearms, poisonous or hazardous gases or substances.
15. Any Nuclear, Chemical, Biological Terrorism. "Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

1. Any willful, malicious, criminal or unlawful acts committed by You and/or any person acting on the Your behalf.
2. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of these Exclusions, combustion shall include any self-sustaining process of nuclear fission.
3. War, invasion, acts of foreign enemies, hostilities, or warlike operations (whether War be declared or not), civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

If We allege that by reason of these Exclusions any claim is not covered by this Policy, then the burden of proving that the claim is covered shall be on You.

GENERAL CONDITIONS

(Applicable to the whole Policy)

1. Arbitration

If there is any dispute as to the amount to be paid under this Policy (liability being otherwise admitted), the validity of the claim and/or the extent of cover, such dispute shall be first referred for mediation by Financial Industry Disputes Resolution Centre Ltd.

If the parties are unable to reach a settlement, the dispute shall be referred to and finally resolved by arbitration 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 and the tribunal shall consist of one arbitrator.

The language of the arbitration shall be English.

2. Automatic Termination of Coverage

Your coverage under this Policy will automatically terminate on the earliest of the following events:

- i. On the date You attain sixty-six (66) years of age;
- ii. Upon Your Death;
- iii. We have paid 100% of the Benefit Limit for Accidental Death or Permanent Disablement or;
- iv. You ceased to be a Singapore Citizen, Singapore Permanent Resident, or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or long term visit pass and who is ordinarily residing in Singapore.

3. Cancellation of the Policy

- i. This Policy may be cancelled at any time by Us giving fourteen (14) days' notice by email or registered mail to Your last known address. Such cancellation shall become effective from the first day of the month following the date of such notice issued and in such event, We will return a pro rata portion of the premium for the unexpired part of the Period of Insurance, provided no claim has been made under the Policy.
- ii. The Policy may be cancelled by You by giving notice to Us in writing provided no claim has arisen during the Period of Insurance.
 - a) **Monthly Premium Payment**
There will be no refund on the premium paid. Your Policy will continue to provide coverage up to the next date in which Your premium is due.

b) Annual Premium Payment

You shall be entitled to a return of premium subject to the short period rates for the period the Policy has been in force as follows:

Period of Coverage (Not Exceeding)	Premium Refund (% of Annual Premium)
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	20%
Exceeding 6 months	0%

4. Contract (Rights of Third Parties) Act 2001

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

5. Currency

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars.

6. Data Privacy

It is hereby declared that as a condition precedent to the liability of Us, You have agreed that any personal information in relation to You provided by or on behalf of You to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent Third Party (within or outside of Singapore) to:

- (a) process and assess the Insurer's application or any matter arising from the Master Policy Schedule and/or Insured Person and any other application for insurance cover and/or;
- (b) provide all services related to this Policy.

7. Declaration

The validity of this Policy is subject to the condition precedent that:

- (a) for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - i. You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii. a copy of the written confirmation from the previous insurer to this effect is first provided by You to Us before cover incept.

8. Due Observance

The conditions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. The due observance and compliance of these conditions by You or the claimant and the truth of the statements and answers in the proposal shall be conditions precedent to any liability of Us to make any payment under this Policy.

9. Duplication of Cover

We shall not cover You under more than one Fraud Protect360 Plus Insurance Policy on the same plan. In the event that You have purchased more than one of the same policy under the same plan (for example, silver, signature or elite plan) for Fraud Protect360 Plus Insurance Policy, We will consider You to be insured under the policy first issued and We will refund any insurance premium payment which may have been made by or on behalf of You for the subsequent or later policy / policies. For the avoidance of doubt, this clause does not apply if You have purchased different plans for the same policy, subject to a limit of a maximum of two (2) policies on different plan on the following combination which You may purchase, either;

- 1) silver and signature plan or
- 2) silver and elite plan.

10. Eligibility

You are eligible for cover under this Policy if:

- (a) You are between the ages of eighteen (18) to sixty-five (65) years old.
- (b) You must be a Singapore Citizen, Singapore Permanent Resident, or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or long term visit pass and who is ordinarily residing in Singapore, if You are away from Singapore for no more than 183 days during the Period of Insurance.

11. Fraud, Misstatement or Concealment

Any fraud, misstatement or concealment in respect of this Policy or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

12. Free Look Period

If the Policy has been issued and for any reason whatsoever You decide not to take up the Policy, You can cancel Your Policy by notifying Us in writing within fourteen (14) days from the date of delivery of the Policy. We will refund the premium paid unless something has occurred for which a claim may be payable. The free look period will not apply to renewals of Your Policy with Us.

13. Geographical Limits

The coverage under this Policy is twenty-four (24) hours a day, worldwide (excluding sanctioned countries as per condition 22) unless otherwise stated in the Policy, endorsed or amended.

14. Governing Law

Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the laws of Singapore.

15. Jurisdiction

Notwithstanding anything stated herein to the contrary, the indemnity provided by this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said court for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreements or otherwise.

16. Legal Personal Representative

The terms, exceptions and conditions of this Policy, so far as applicable and with any necessary modifications, shall apply to You and/or Your legal personal representative.

17. Non-Assignment and Discharge

We will not recognize or be affected by any notice of trust, charge or assignment relating to this Policy. The receipt of You, or Your legal personal representatives or of any person(s) to whom any benefit is expressed to be payable shall in all cases effectively discharge Our liability.

18. Other Insurance

If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of You with other insurance company covering the same loss, damage, expenses or liability, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability. This condition is not applicable to Section 6.

19. Payment of Benefits

All benefits payable under this Policy shall be paid to You or Your legal representative or Your beneficiary (if any), or otherwise to Your estate in the event of Death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

20. Premium Before Cover Warranty

- a. The premium due must be paid to the Us (or the intermediary through whom this Policy was effected) on or before the Effective Date or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:
 - i. Cash or honoured cheque for the premium is handed over to Us or the intermediary;
 - ii. A credit or debit card transaction for the premium is approved by the issuing bank;

- iii. A payment through an electronic medium including the internet is approved by the relevant party;
 - iv. A credit in favour of Us or the intermediary is made through an electronic medium including the internet.
- b. In the event that the total premium due is not paid to the Us (or the intermediary through whom this Policy was effected) on or before the Effective Date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
- c. Premium Payment
- i. The payment of the premium when it is due will ensure the continuance of the Policy in force until the next premium is due;
 - ii. This Policy will be renewed upon the payment of the premium when it is due either on a weekly, monthly or annual basis as applicable and stated in the Policy Schedule unless prior written notice of cancellation has been given in accordance with General Condition 3 or the Policy has otherwise been terminated.

21. Renewal of Your Policy

This Policy will be automatically renewed by Us on the Expiry Date of the Policy based on existing terms, conditions and exclusions, with no renewal notice given to You that the Policy is due for renewal upon satisfaction of the following:

- a. Payment of the premium under General Condition 20;
- b. There is no prior written notice of cancellation given in accordance with General Condition 3 before the Expiry Date of the Policy;
- c. The Policy has not been otherwise terminated; and
- d. Any material changes have already been notified to and accepted by Us.

No renewal policy will be issued and the current Policy that You hold is the evidence of valid cover, unless otherwise notified.

22. Sanction Limitation and Exclusion Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy shall, in no case, be deemed to provide cover and be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations

resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

23. Subrogation

You shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss, destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

CLAIMS CONDITIONS

If You do not comply with the following claims conditions, We may refuse to pay a claim in whole or in part. You must comply with the following conditions if You discover a Loss Event or You believe You have a claim under the Policy.

Fraud Coverage - Sections 1 to 5

- (a) Notice shall be given to Us as soon as possible but in any case, within forty-eight (48) hours after the Loss Event is first discovered by You.
 - For Online Shopping Protection, within forty-eight (48) hours of sixty (60) days from the first date of purchase or scheduled arrival date, or such later date as informed by the Online Merchant.
- (b) You must report to the police and where applicable, the issuers of Your Payment Card and/or the financial institution which provides Your Personal Account within twenty-four (24) hours after the loss event is first discovered by You.
- (c) You must do everything reasonably possible to establish the credibility of a Cyber ExtortionThreat.
- (d) You must do everything reasonably possible to preserve evidence that would enable Us to properly assess and investigate the claims.
- (e) You must fully cooperate with Us, with Our technical response team and with any providers We appoint.
- (f) You must do everything reasonably possible to assist in the reduction or mitigation of a loss and costs claimed under this Policy.
- (g) You must provide Us with the information We need to assess a claim.
- (h) We must approve in writing any Identity Theft expenses, Restoration Costs; extortion costs; financial loss and assistance costs; before they are incurred. Consent will not be unreasonably withheld.

In the event that We pay a claim for Online Shopping Protection and the goods are eventually delivered to or received by You, You are required to return the claim amount paid to Us.

Personal Accident - Sections 6 to 9

- (a) Notice shall be given to Us as soon as possible but in any case, within fourteen (14) days of the happening of any Injury in respect of which a claim is to be made.
- (b) You or other claimant shall at Your or other claimant's own expense furnish to Us such certificates' information, blood tests, medical reports and evidence as We may reasonably require.
- (c) You shall as soon as possible after the happening of any Injury in respect of which a claim is to be made procure and follow medical advice from a Registered Medical Practitioner.
- (d) You or other claimant shall at Your or other claimant's own expense furnish to Us such certificates' information, blood tests, medical reports and evidence as We may reasonably require.
- (e) You as often as required shall submit to medical examination on behalf of Us at Our own expense.
- (f) We shall in the case of Your Death be entitled to have a post mortem examination at Our own expense.

We will respond to Your appeal within fourteen (14) working days. If you are dissatisfied with the CEO 's response, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : (65) 6327 8878
Fax : (65) 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg

Important – Please remember to quote Your Policy number / reference in Your communication.

CARING FOR OUR CUSTOMERS

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do:

Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days whilst We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:

Chief Executive Officer
HL Assurance Pte. Ltd.
11 Keppel Road #11-01
ABI Plaza
Singapore 089057