

FRAUD PROTECT360 PLUS PRODUCT SUMMARY

Fraud Protect360 Plus is a personal cyber insurance with personal accident coverage for you and/or you and your spouse. The amount we will pay depends on the conditions and maximum benefits limits of the insured's person's plan as set out in the Table of Benefits.

Key Benefits

- Up to **\$200,000 coverage** in the event of Accidental Death and Permanent Total Disablement.
- **Hospital Cash Benefit**
- Up to **S\$5,000 for Medical Expense Reimbursement** due to Accident
- Extension to cover Chinese Physician / Chiropractor treatment up to \$200 per injury up to Benefit Limit
- Up to **\$25,000 Personal Cyber Insurance** coverage including:
Online Shopping Protection, Fund Transfer Protection, Cyber Extortion, Restoration costs and Identity Theft.
- **Automatic inclusion** of coverage for children.

Summary of the Benefit Table:

Sections	Coverage	Maximum Benefit Payable		
		Silver	Signature	Elite
FRAUD				
1	Online Shopping Protection	\$5,000	\$10,000	\$25,000
2	Fund Transfer Protection			
3	Cyber Extortion			
4	Restoration Costs			
5	Identity Theft			
PERSONAL ACCIDENT				
6	Accidental Death & Permanent Disablement	\$5,000	\$100,000	\$200,000
7	Accidental Medical Reimbursement	\$1,500	\$2,500	\$5,000
8	Hospital Cash Benefit	N.A	\$50 per day	\$75 per day
9	Bill Protector	N.A	\$600	\$600

Premium Table

The premium rates for this plan are as set out below:

Monthly Premium (with 9% GST)	Silver	Signature	Elite
Insured	\$5.00	\$25.20	\$47.00
Insured + Spouse	N.A	\$45.30	\$84.61
Annual Premium (with 9% GST)	Silver	Signature	Elite
Insured	N.A	\$241.65	\$451.00
Insured + Spouse	N.A	\$434.90	\$812.15

**The above stated premium rates are not guaranteed and we may, at our sole discretion, increase the premium rates. Insured + Spouse premiums include a 10% discount. Annual premiums include a 20% discount.*

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult us should you require further explanation.

1. 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.

2. Payment of Premium

The premium due for this policy is payable on a monthly or annual basis and the payment can be made via credit card.

This policy is not a Medisave-approved policy and the policyholder may not use Medisave to pay the premium for this policy.

3. 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.

4. Cancellation Clause

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.

The Policy may be cancelled by You by giving notice to Us in writing provided no claim has arisen during the Period of Insurance.

i. Monthly Premium Payment

There will be no refund on the Premium paid. Your Policy will continue to provide coverage up to the next date on which Your Premium is due.

ii. 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%

5. Terms of Renewal

This Policy will be automatically renewed on the expiry date of the policy based on existing terms, conditions and exclusions provided:

- (i) All benefits payable under this policy are received;
- (ii) No prior cancellation or termination of the policy; and
- (iii) 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.

6. Non-Guaranteed Premium

The premium rates are not guaranteed and we may, at our sole discretion, increase the premium rates.

7. 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 Extortion Threat.
 - a) You must do everything reasonably possible to preserve evidence that would enable Us to properly assess and investigate the claims.
 - b) You must fully cooperate with Us, with Our technical response team and with any providers We appoint.
 - c) You must do everything reasonably possible to assist in the reduction or mitigation of a loss and costs claimed under this Policy.
 - d) You must provide Us with the information We need to assess a claim.
 - e) 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 10

- 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 another 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.

8. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include but are not limited to the following listed below.

Applicable to Cyber

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

- Confidence Scam or Face to face ransom
- Online Gambling and Online Auction
- Corporate Cyber Liability, Cyber Operation
- Digital Currency
- Maintenance Costs
- Legal Proceedings (*without HLAS consent*)
- Reimbursable Fraud Loss

You are advised to read the Policy wording for the full list of 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:

- Suicide or attempted suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
- Pregnancy, miscarriage, abortion or childbirth.
- Infectious Disease (except for Section 7. Accident Medical Reimbursement and Section 8. Hospital Cash Benefit), venereal disease, HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.
- Any Pre-Existing Conditions.
- You employed as:
 - a. professional sportspersons or racers, 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 firefighters (except when off-duty).
 - c. aircrew or pilot.
 - d. off-shore occupations such as diver, rig worker fisherman, and 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 underground, in tunnels, demolition
 - g. and quarry worker.
 - h. in any occupation that requires handling of explosives, ammunition, firearms, poisonous or hazardous gases or substances.

You are advised to read the Policy wording for the full list of exclusions.

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.