

Claims Highlight Sheet – Fraud Protect360 Plus

Eligibility
<p>The event or incident is covered under your policy.</p> <p>Your policy is active, and premiums are fully paid.</p> <p>You meet the specific conditions in your Policy Wording.</p>
Procedure and Important Steps
<ol style="list-style-type: none">1. At the occurrence of the incident, you can email us at service@hlas.com.sg or call us at 6922 60032. Make a police report3. Contact your issuing bank or digital wallet provider4. Gather all receipt(s) or necessary proofs for claims submission as stated in the required documents below5. Submit all required documents to us via claims@hlas.com.sg
Required Documents
<p>General (all claims)</p> <ol style="list-style-type: none">1. Completed Claims form (https://www.hlas.com.sg/wp-content/uploads/2024/09/Fraud-Protect-Claim-Form.pdf) <p>Online Shopping Fraud</p> <ol style="list-style-type: none">1. Proof of purchase of the product (e.g. invoice or receipt issued by the online merchant).2. Copy(ies) of the order confirmation and/or subsequent communication received showing the: (i) the date the order was placed, (ii) the estimated date of delivery, and (iii) a tracking number to track the shipment of the product.3. Proof of communication with the online merchant enquiring about undelivered product (if any).4. Proof of communication with your bank or digital wallet service provider requesting for a reversal or cancellation of the charge to your credit/debit card or digital wallet.5. Proof of communication with the online marketplace provider (e.g. customer help desk) requesting for a refund of the product purchased (if applicable). <p>Fund Transfer Fraud</p> <ol style="list-style-type: none">1. Copy of the bank statement/ account summary/ statement of accounts evidencing the, (i) transfer of funds or property from your bank account/digital wallet, or (ii) unauthorized charge to your credit/debit card or digital wallet.2. Copy of the communication received from a third party requesting for your confidential banking information and/or transfer of funds or property, and all subsequent correspondence (if any).3. Proof of communication with your bank or digital wallet service provider (if applicable) requesting for a reversal or cancellation of the transfer of funds or property, or charge to your credit/debit card or digital wallet.
Submission Methods and Channels
<p>You can submit your claims via the following channels:</p> <ol style="list-style-type: none">1. Email [claims@hlas.com.sg]

Claims Process and Turnaround Time

[Aligned with the Singapore General Insurance Code of Practice¹]

Process	Turnaround Time
Acknowledge notice of claim	3 working days <i>(from claims submission)</i>
Request additional documents	7 working days <i>(from date of acknowledgement)</i>
Approve or decline claim	7 working days <i>(after receiving full documentation)</i>
Make payment	10 working days <i>(after approving the claim)</i>

¹ General Insurance Association of Singapore, Singapore General Insurance Code of Practice, https://gia.org.sg/images/resources/For-Members/code_of_practice.pdf