



Card Protection Terms and Conditions

This agreement contains the terms and conditions applicable to your card protection policy between Us and You. Please read these terms and conditions carefully.

DEFINITIONS

Abroad - In a country other than Singapore

Card - Your ATM, credit, charge, debit, stored value and cash card as shown in the schedule or reported to Us before or at the time You report a card loss

Card Loss - loss by You or theft from You of a credit or charge card during the period of insurance

Claim - Any claim You make under this policy

Communication Costs - the costs of a phone call, fax or letter

Cover - the benefits available to You under this policy

CPP – Card Protection Plan Limited (Registered in England No. 1490503 and Singapore No. F 06658R), trading as Card Protection Plan Limited, Singapore Post Centre Post Office, P O Box 329, Singapore 914009

Home - the place where You live, which You have given Us the address for, before making any claim

Insurer – ACE Insurance Limited (Registered in Singapore No. 199702449H whose registered office is at 600 North Bridge Road, #17-01 Parkview Square, Singapore 188778)

Issuer - the issuers of the cards

Main Policyholder - the person You have told Us is responsible for this policy

Pay Card - the card from which We will collect payments for this policy

Period of Insurance - the period of insurance starting on the start date. It includes any future periods for which You make a renewal payment

Personal Belongings - Your handbag, wallet, purse, briefcase or the like in which You kept the cards at the time of the card loss

Policy - these terms and conditions and the schedule, and any changes to either of these

Premium – the total annual amount You must pay for cover under this policy

Renewal Date - the renewal date shown in the renewal letter which We send You or which We tell You about from time to time

Schedule - computer print-out of card numbers and personal details which You previously provided to Us and We send You from time to time

Start Date - the date the insurer accepts your insurance proposal and your cover under the policy starts

Unauthorised Use - use of the card by someone else other than You following card loss

Valuable Documents - Your passport, driving licence, and identity card

We, Us, Our – the Insurer, Ace Insurance Limited and /or Card Protection Plan Limited acting as policy administrator and claims handling agent for the Insurer, as the context may require

Year - a period of 12 months in a row

You - the person or people whose names appear in the schedule

PERSONAL INFORMATION

We will use the information You provide to manage your card protection policy, to collect payments when due and to process any claim You make in connection with lost or stolen cards.

If You report a lost card to Us, We will pass your name and address and the details of the card to the card issuer so that they can cancel it. We may ask your card issuers for details of changes in your address so that We can update Our records. By taking out this policy You expressly consent that We may transfer your data outside of Singapore for the better performance of this contract.

We may ask your card issuers to tell Us about changes in your personal and financial details so We can update your policy records. This may include but is not limited to asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (for example, phone or fax numbers or email addresses).

We may pass your personal information to Our approved suppliers so that We can send You correspondence.

We and Our approved suppliers may also use your personal information to contact You about goods and services that might interest You or invite You to take part in market research surveys. We may contact You by post, phone or e-mail. If You would prefer Us not to use your details for these purposes, please let Us know when You call to register your cards, or call Us at any time if You change your mind.

To avoid contacting You unnecessarily about products You may already have, We will compare your details with information on prospect files prepared by business partners so that We can remove You from these files. When We do this We may need to tell your card issuers that You have a policy with Us and disclose enough personal data to enable your card issuers to identify You on these files.

You have a right to see and request correction of all the information We hold about You. If You would like to see this information, please write to:
The Compliance Manager, Card Protection Plan Limited, Singapore Post Centre Post Office, P O Box 329, Singapore 914009.

CPP has the right to charge a reasonable fee for the processing of any data access request.

YOUR CONTRACT OF INSURANCE

This is a contract of insurance between You and the insurer. CPP will provide the benefits available to You under this policy, collect payments and process and settle any claim You make acting as agent of the insurer.

HOUSEHOLD POLICIES

Household policies are for a main policyholder and up to four other cardholders. All of these people must live at the same address and agree that We can release their details to the others insured under their policy. We will collect payments from the card that the main policyholder has told Us is the pay card. If You no longer want the policy to cover the pay card, We will collect your payments from any other card the Main Policyholder has registered with Us.

We may communicate with any policyholder, and ask permission from them on behalf of all other policyholders to:

- register cards and valuable documents onto a policy;
- make changes to a policy;
- report a lost card;
- make contact with the card issuers;
- provide permission for marketing purposes;
- report a change of address; or
- process a claim.

However, We need permission from the main policyholder to cancel the policy, change its term or downgrade it to single policyholder status.

KEY CHAINS

We will provide one key chain for each registered policyholder.

COOLING-OFF PERIOD

Remember that You have a right to cancel your policy. If You decide to cancel within 21 days from the Start Date, please call Us on +65 6415 5168 and We will cancel your policy right away, and refund the amount You have paid as long as You have not made a claim. Please note that there is no cooling-off period when You renew your policy. If You cancel your policy outside of the cooling off period shown above You will not be entitled to a refund.

COMPLAINTS

If at any time You want to tell Us about a problem with your policy, please call Us on +65 6415 5168 or You can write to Us at: The Complaints Manager, Card Protection Plan Limited, Singapore Post Centre Post Office, P O Box 329, Singapore 914009.

We will do Our best to answer your query within ten working days. If We have not replied to your complaint by then, We will send You an acknowledgement letter to tell You what is happening.

If You are not happy with Our reply, You can contact the insurer at:

ACE Insurance Limited, 600 North Bridge Road, #17-01 Parkview Square, Singapore 188778.

If You are still not satisfied, You can take the matter to:

Agents Registration Board (in respect of a complaint against Us) at: 103 Amoy Street, Singapore 069923 or

Insurance Disputes Resolution Organisation (in respect to disputes relating to claims and appeals)
at: 20 Cross Street, #02-01/02 China Court, China Square Central, Singapore 048422.

Please note that the Agents Registration Board will not be able to help unless You have first taken your complaint to the insurer.

GENERAL INSURANCE ASSOCIATION OF SINGAPORE

The Insurer is a member of the General Insurance Association of Singapore ("GIAS") and your policy is sold and administered in line with the GIAS Code of Practice for Insurers. You can get copies of the Code from the GIAS website (<http://www.gia.org.sg/codeofpractice.cfm>), or let Us know and We will send You a copy.

CLAIMS

If You need to make a claim on your policy, please call Us any time on + 65 6415 5168. All claims must be received within one year of the date of card loss. We will then send You a claim form to fill in and return to Us. Please remember to include all the documents that We ask for, including original receipts (not photocopies) for any expenses claimed for. If You do not, We will not be able to process your claim until We have received them. If We have received all the documents that We need, We aim to process claims within fifteen working days.

If You are unhappy with a decision We have made You have the right to appeal. If You would like to appeal, please write to: The Appeals Team, Card Protection Plan Limited, Singapore Post Centre Post Office, P O Box 329, Singapore 914009.

RECORDING CALLS

We may record phone calls to Us. We do this to:

- provide a record of the instructions We have received from You;
- allow Us to monitor quality standards;
- help Us with staff training; and
- meet legal and regulatory requirements.

YOUR POLICY

This policy sets out the cover that the insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

Your Card Protection Plan service is provided by Card Protection Plan Limited (CPP) acting as agents for the insurer, ACE Insurance Limited, 600 North Bridge Road, #17-01 Parkview Square, Singapore 188778.

A: GENERAL CONDITIONS, EXCLUSIONS AND LIMITS

A1: Conditions

Your cover under this policy depends on You meeting the following conditions.

1. You must meet all of the insurer's terms and conditions. This applies to terms and conditions set out here and any others which We change or add to this policy at a later date.
2. You must provide Us with full and accurate information in connection with your cover.
3. You must follow your card issuer's instructions and meet all their terms and conditions when using their cards. We will not pay any claim where the card issuer tells Us that You have not done this. The decision of your card issuer will be final.
4. You must report lost or stolen cards to Us within 24 hours of discovering the card loss.
5. You must do all that You reasonably can to avoid making a claim and keep your claims as low as possible.
6. You must provide all the documents We ask for to support your expenses claims under this policy (for example, expense receipts, bank statements, police reports or bureau de change receipts).
7. You may not make a claim unless the premium has been paid.
8. You must have a residential address in Singapore.

A2: Exclusions

1. This policy does not cover your liability to a card issuer if:
 - You use a card in a way which the issuer does not allow; or
 - someone other than You who lives at your home uses the card without your permission.
2. Every effort will be made to provide You with emergency funds in line with the terms and conditions set out in B6, B7 and B8 of this policy.

However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of Our control, for which We cannot be held liable.
3. We shall not be held liable for losses suffered as a result of any act of God, natural disaster, civil war, terrorist act or any other similar occurrence. Where such instances affect Our ability to perform Our obligations to You under this policy, the services We provide may be limited or restricted.

A3: Length of Policy and Premiums

1. This policy provides cover that begins on the start date and which continues for the period up to the renewal date in return for the premium. We will renew the policy on the renewal date and debit the pay card unless You contact Us before that date and ask Us not to.

2. The premium may change from time to time but will not change until the next renewal date and will be notified to You in advance.
3. You must pay all premiums in advance.
4. We will collect the premiums from the card that the main policyholder has told Us is the pay card. If You no longer want the policy to cover the pay card, We will collect your premiums from any other card You have registered with Us.

A4: Cancelling This Policy

1. We may cancel your policy if We do not receive your payment on the date it is due. However, We may reinstate your policy if You then pay it.
2. We may cancel your policy if We have reason to believe that You have at any time:
 - given Us false or incomplete information;
 - agreed to help anyone try to take money from the insurer dishonestly; or
 - failed to meet the terms and conditions of this policy or failed to act openly and honestly towards Us or the insurer.

A5: Other Insurance

If there is any other insurance which covers any of the benefits set out in this policy, You must tell Us about this when You make a claim. We will not pay more than Our share of any claim covered by other insurance.

A6: Dishonest Claims

If You make a claim which is in any way dishonest, We will refuse to pay any benefit. If We pay benefit and later discover that your claim was dishonest, We will take steps to get the money back.

A7: Waiving and Modifying Terms and Conditions

If We or the insurer chooses to waive all or part of a term or condition of this policy at any time, this will not prevent Us or the insurer from relying on that term or condition in the future.

We and the insurer reserve the right to modify policy terms according to prevailing circumstances.

A8: Governing Law

This policy is governed by and must be interpreted in line with the law of The Republic of Singapore. We, the Insurer and You agree that any disputes may be settled only in the courts of The Republic of Singapore unless an element of International Law applies in which case the laws of England and Wales shall apply.

B: COVER AND BENEFITS

B1: If You lose your card

1. We will pay any amounts subject to sections 5, 6, 7 and 8 detailed below which You have to pay to a card issuer as a direct result of unauthorised use.
2. We will also cover the amount which You have to pay for a replacement card but not for an emergency replacement card.
3. When You report a card loss to Us, We will contact the card issuer and ask them to cancel the card.
4. We will regularly update the details set out in your schedule to make sure that card loss is reported to the correct issuer.
5. We will not pay more than S\$100 of any claim where your personal identification number (PIN) has been used.
6. We will not pay more than S\$100 of any claim where a card is kept by an Automated Teller Machine (ATM).
7. We will not pay more than S\$3,000 of any claim relating to the period before You reported the card loss. This is limited to a maximum of S\$300 for any one card and a maximum of not more than 10 cards.
8. We will not pay more than S\$500,000 of any claim relating to the period after You reported the card loss.

B2: Handbag and Wallet Replacement

1. We will pay up to S\$200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card loss while You are away from your home.
2. We will not pay anything unless:
 - You reported the loss to the local police immediately;
 - You have written evidence from the police of making a report or if evidence is not available, We must be satisfied that You reported the matter; and
 - You have provided relevant receipts for the claim.

3. We will not pay more than one claim per policyholder under this section in each year.

B3: Replacement Cash

1. We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card loss while You are abroad.
2. We will not pay more than S\$100 for all claims under this section in each year.
3. We will not pay anything unless:
 - You have reported the theft or loss to the local police immediately;
 - You have written evidence from the police of making a report or if this evidence is not available, We must be satisfied that You reported the matter.
4. You must provide documents to prove that You had the cash, or banknotes immediately before the loss or theft.

B4: Stored Value Cards

1. We will pay the deposit value of any stored value cards which are lost or stolen while You are away from home.
2. We will not pay more than S\$30 each year for all claims relating to a lost or stolen stored value card.
3. We will not pay anything relating to a claim for a stored value card unless the stored value card is lost or stolen and reported to Us at the same time as the card loss.
4. We will not pay anything unless:
 - You have reported the theft or loss to the local police immediately;
 - You have written evidence from the police of making a report or if this evidence is not available, We must be satisfied that You reported the matter.

B5: Communication and Valuable Document Replacement Costs

1. We will pay any communication costs that You have to pay when You report a card loss to Us, the police or any other insurer.
2. We will pay any communication costs that You have to pay when You report the loss or theft of your valuable documents to the relevant authority.
3. If any of your valuable documents are lost or stolen while You are abroad, We will:
 - assist You to arrange emergency replacements; and
 - pay any charges You have to pay for the issue of replacements.
4. We will not pay any replacement costs unless the loss or theft of your valuable documents happens and is reported to Us at the same time as the card loss.
5. We will not pay more than S\$700 for all claims under this section in each year.
6. You must provide documentary evidence to support your claim (for example, receipts).

B6: Advance of Emergency Hotel Bills

1. We will advance your hotel bill up to S\$4,000 per policyholder if:
 - You lose your card and report the loss to Us while You are abroad;
 - You do not have any other way of paying the bill; and
 - You must provide Us proof of your need.
2. You must ask Us to advance the hotel bill when You ring Us to report the card loss.
3. We will advance the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to Us within 28 days.
4. We will not advance more than S\$400 per day.
5. We must be given the opportunity to assess the circumstances of your loss and We retain the right to offer funds only as We see fit.

B7: Emergency Cash Advance

1. We will provide You with an emergency cash advance up to S\$1,500 per policyholder if:
 - some or part of your cash is lost or stolen at the same time as the card loss when You are abroad; and

- You have no other way of getting credit or funds.
2. You must ask Us for the emergency cash advance at the same time when calling Us to report the card loss.
 3. You must provide Us with proof of your need.
 4. Cash advance will not exceed the maximum daily amount of S\$150.
 5. You must repay Us in full within 28 days.
 6. We must be given the opportunity to assess the circumstances of your loss and We must be satisfied of your need before We attempt to provide any emergency funds. We retain the right to refuse to provide funds at Our discretion.

B8: Advance of Replacement Travel Tickets

1. We will advance replacement travel tickets up to S\$10,000 per policyholder so that You can return home.
2. We will do this if:
 - your travel tickets have been lost or stolen at the same time as the card loss when You are abroad; and
 - You apply for replacement travel tickets at the time You phone Us to report the card loss.
3. We will advance the issuing office direct for replacement tickets. You must repay Us in full within 28 days
4. We must be given the opportunity to assess the circumstances of your loss and We must be satisfied of your need before We attempt to advance replacement travel tickets. We retain the right to refuse to advance replacement travel tickets at Our discretion.

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