



DEVICE SHIELD

(Mobile Screen Insurance Underwritten for Synagie Insurtech Pte. Ltd.)

IMPORTANT NOTICE

In accordance with the Insurance Act (CAP 142), We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any Benefit from this Policy.

GENERAL TERMS

1. This Policy, the Schedule, Endorsement, Online Application and attached papers together with any other statement in writing 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 shall bear such meaning wherever it appears.
2. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of the contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
3. Provided that You pay the premium in full, We shall provide the respective Insurance in the terms set out in this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

ELIGIBILITY

To be eligible under this Policy,

- (a) The Insured Phone is purchased in Singapore via Synagie Insurtech Pte. Ltd.'s authorized partners;
- (b) the Insured Phone is manufactured for use in Singapore;
- (c) the Insured Phone is for domestic and personal use only;
- (d) at the time of effect this Policy, the Insured Phone must have an original manufacturer's warranty valid in Singapore;
- (e) the Insured Phone must be brand new or not more than 12 months old from the date of purchase and/or within 12 months of manufacturer's warranty coverage period.

- (f) The Effective Date of this Policy must be within 3 days from the date of purchase of this Device Shield.

PAYMENT BEFORE COVER WARRANTY

1. The premium due must be received by the Insurer (or the Authorized Representative through whom this Policy was effected) on or before the Effective Date.
2. Premium paid for this Policy is non-transferable to cover other than the Insured Phone registered IMEI number(s).

GENERAL DEFINITIONS

Accidental Damage refers to cracked screen to the Insured Phone as a result of a sudden, unforeseen and an unexpected event.

Authorized Representative refers to Synagie Insurtech Pte. Ltd.

Benefit means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

Cosmetic Damage means scratches, discolouration or paintwork to the Insured Phone screen.

Customer means end consumer / registered smartphone owner.

Effective Date of Insurance means the commencement date of insurance coverage with reference to customer activation date.

Endorsement means written evidence of an agreed change to this Policy.

Insured Phone means the Smart Phone registered in the Schedule with a valid IMEI number which We provide the coverage for.

IMEI (International Mobile Equipment Identity) number means a serial number that uniquely identifies the Insured Phone.

Limit of Liability refers to the repair or replacement cost of the component or part (including labour and transport charges) during the coverage period and is capped at the specific limit defined under the Benefit Table.

Malicious Damage means the intentional or deliberate actions of any person which causes damage to the Insured Phone.

Period of Insurance means a period of 12 months starting from the Effective Date of Insurance during which the coverage under this Policy is effective.

Policy means the Policy, Schedule, Endorsement, application, declarations together with other data captured, if any, which are evidence of the contract between Policy Owner and Us.

Schedule means the information page that contains the details of the Policyholder, Benefit, Premium and Period of Insurance attached to this Policy.

Smart Phone refers to Your handheld portable mobile telephone purchased by You as new or not more than 12 months old from the date of purchase and in full working condition from Synagie Insurtech Pte. Ltd.'s authorized partners.

We/Our/Us/Insurer/Company means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

You/Your/Policyholder means the Policyholder named in the Schedule.

BENEFIT

Principal Coverage

This Policy will cover the cost of repair and/or replacement (including labour and transport charges) up to **One Time Accidental Screen Crack** of the Insured Phone for a period of 12 months commencing on the Effective Date of this Policy up to the Limit of Indemnity.

The coverage is in addition to the Manufacturer's Warranty period and coverage.

There is NO excess applicable to every successful claim.

We will pay the cost of repair/replacement directly to the Authorised Representative. We will not indemnify cost of repair/replacement/inspection to the Policyholder should the service be carried out by a Non Authorized Repairer.

We will NOT pay for the cost of repair and/or replacement of the Insured Phone for:

- (a) Loss arising from accidental damage on accessories, car kits, personalised ring tones or graphics, downloaded material or software stored on the Insured Phone;
- (b) Loss arising from theft;
- (c) Loss arising from denting, scratching and chipping;
- (d) Damage or loss caused by manufacturer's defects inherent in the product.
- (e) Restoration of any customization or personalization as a non-factory default feature on the Insured Phone;
- (f) Any damage to the Insured Phone:
 - i. arising out of any deliberate, negligent or malicious act;
 - ii. utilized for commercial, rental or for profit generation purpose; and does not cover Phone utilized in a multiple user organization or for commercial use in housing areas; iii. event occurred out of Singapore.

GENERAL EXCLUSIONS

We will not pay for any loss destruction or damage which is:

- 1. Occurring outside the Territorial Limits stated in the Schedule or any Endorsement to this Policy**
- 2. Occasioned by or happening through:**
 - (a) wear and tear depreciation, gradual deterioration, mildew moth vermin or in connection with any process of cleaning, dyeing, repairing, restoring or cosmetic work on the property hereby insured.
 - (b) Riot, civil commotion, earthquake, volcanic eruption, subterranean fire or other convulsion of nature;

- (c) Confiscation, nationalisation, requisition or wilful destruction by any government, public municipal, local or customs authority;
- (d) mechanical or electrical derangement unless accidental damage (limited to one (1) time screen crack only) for which the insured is entitled to indemnity under this Policy.

3. Directly or indirectly caused by or contributed to by or arising from:

- (a) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power;
- (b) ionising radiations or contaminations by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel nor any consequential loss and for the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
- (c) nuclear weapons material.

4. Consequential Loss

Consequential losses or damages of any kind.

5. Pre-existing conditions

Any pre-existing screen damage before the time of activating the Policy Effective Date.

6. Cyber Risks Exclusion Clause:

(a) Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, it is understood and agreed as follows:

- i. This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- ii. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by perils of Fire and Explosion.

(b) Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded

instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

Electronic Date Exclusion

We will not pay for any claim of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to

- i. correctly recognize any date as its true calendar date;
- ii. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
- iii. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date;

Subject otherwise to the Terms of the Policy.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. Period of Cover

The Policy will cover for a period of 12 months commencing on the Effective Date.

2. Proof of Ownership and Age of Insured Phone

At the point of claim submission, the ownership and age of the Insured Phone must be supported by an original proof of purchase receipt or a copy of the 12 months manufacturer's warranty coverage period.

3. Misrepresentation/Fraud

If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.

4. Portfolio Withdrawal Condition

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. Cancellation of the portfolio as a whole shall be given by written notice to Policyholder at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.

5. Payment of Benefit

Any Benefit payable under this Policy shall be paid to Authorized Representative.

6. Claim Procedures

- (a) All claims and relevant supporting documents must notified to Synagie Insurtech Pte. Ltd. (the “Intermediary”) via the mobile application kiasu.me as soon as possible but not later than **three (3) calendar days** from the accidental screen crack which may entitle Policyholder to claim under this Policy.
- (b) You must login to kiasu.me mobile application to request repair services.
- (c) Any documents or evidence required by Us/Intermediary to verify the claim shall be provided by Policyholder at Policyholder own expense.

7. Incomplete Claims

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs (including labour and transport charges) incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

8. Interest and Currency

No amount payable under this Policy shall carry any interest. Premiums and benefits payable under this Policy shall be in Singapore Dollars (SGD).

9. Other Insurance

No Insured Phone shall be covered under more than one such identical Policy issued by Etiqa Insurance Pte. Ltd. In the event Insured Phone is covered under more than one such Policy, the Policy which was issued first (where the benefits provided under each such Policy are identical) and We shall refund any duplicated premium payment which may have been made by Policyholder.

10. Notice of Trust or Assignment

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

11. Legal Proceedings

No action at law or in equity shall be brought to recover on the Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If Policyholder fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of this Policy, Policyholder may, within a grace period of one calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Policy terms, provisions and conditions. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept, for any reason whatsoever, such written proof of loss.

12. Alterations

We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) day prior notice in writing by ordinary post to Policyholder last known address in Our records, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless authorised by Us and such approval is endorsed thereon.

13. Contracts (Rights of Third Parties) Act 2001

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

14. Termination of Policy

- (a) Termination by the Policyholder
Policyholder may call in to kiasu.me hotline (**Tel No. +65 6229 5833**) to request for termination of policy. We will NOT refund You the premium that has been paid. We will have no liability whatsoever under the cancelled Policy.
- (b) Automatic Termination
This Insurance shall be terminated:
- i. upon the death of the Policyholder; or
 - ii. if the Insured Phone ceases to be eligible on the grounds of all the conditions set forth; or iii. upon expiry at the end of the Period of Insurance.
- (c) Termination by Us
We may give notice of termination hereof by registered post to Policyholder at Policyholder last known address. Such termination shall become effective after thirty (30) days following the date of such notice.
- (d) Effective Time of Termination
This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

15. Governing Law

This Policy will be governed by and interpreted in accordance with Singapore law.

DISPUTES RESOLUTION

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

POLICY OWNERS' PROTECTION SCHEME

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

DATA PRIVACY

Any information collected or held by Us whether contained in this Policy application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to You or the Policyholder application, any Policy issued and to provide advice or information concerning products and services which We believe may be of interest to, and to communicate with You or the Policyholder for any purpose. Any personal data may also be used for audit, business analysis and reinsurance purposes.

Etiqua Insurance Pte. Ltd. (Company Reg. No. 201331905K)

One Raffles Quay, #22-01 North Tower, Singapore 048583

T +65 6336 0477 **F** +65 6339 2109 **www.etiqua.com.sg**

A Member of  **Maybank** Group