

Your Policy

IMPORTANT NOTICE

This Policy is an important document. Please read it carefully to ensure that it meets your requirements and has been prepared correctly. Please keep this Policy in a safe place.

You must disclose to Us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

This Policy, the Policy Schedule and any Memoranda and Endorsements thereon together with any Application Form shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

DEFINITION OF WORDS

Specific meanings of defined terms used throughout this Policy. Certain words have been defined below. These have the same meaning wherever they are used in the Policy.

Additional Policyholder

Means the additional person(s) nominated by the Main Policyholder as a Policyholder under the Household Plan

Anniversary Date

Means each anniversary of the Commencement Date of the Policy

Card

Means Your charge, debit, credit, and Automated Teller Machine (ATM) card(s) registered with CPP before or at the time You report a Loss of Card

Card Issuer

Means the issuer(s) of the relevant Card

Claim

Means either a request for assistance services or a claim on the insurance benefits provided under this Policy upon Loss of Card

Commencement Date

Means the original inception date of this Policy

Communication Costs

Means the costs of a phone call, fax or letter

Company

Means HSBC Insurance (Singapore) Pte. Limited, the insurer

CPP

Means Card Protection Plan Limited, the underwriting agent of the Company and also the provider of the assistance services as set out in Sections 1, 2 and 3

Home

Means the place in Singapore where You live and the address of which has been registered with CPP before any claim has been made under this Policy

Household Plan

Means a plan that covers the Main Policyholder and up to four (4) named Additional Policyholder(s) who must be family members of the Main Policyholder and all living in the same Home. A family member means the spouse, child, sibling, parent or parent-in-law of the Main Policyholder.

Loss of Card

Means the loss by You or the theft or robbery from You of a charge or credit card during the Term of Policy

Main Policyholder

Means the Main person named in the Policy Schedule

Policyholder

Means the Main Policyholder and/or the Additional Policyholder(s). The term "Policyholder" will include Additional Policyholders in the Household Plan as are necessary to give effect to the benefits available to Additional Policyholders.

Personal Belongings

Means the Policyholder's handbag, wallet, purse, or briefcase in which he/she kept the Card at the time of the Loss of Card.

Premium

Means the total amount payable by the Main Policyholder for the Policy

Term of Policy

Means period of twelve (12) consecutive months starting on the Commencement Date, including any subsequent period of twelve (12) consecutive months for which the Policy shall remain in force when You pay and We accept the required Premium

Valuable Documents

Means Your passport, driving license, and identity card.

We/Us/Our

Means both of CPP and the Company

You / Your

Means the Policyholder or Policyholders.

How Card Protection Plus Operates

This Policy is a contract between You and Us based upon the Application Form and other information given to Us by You, the Main and Additional Policyholders.

In return for the payment of the Premium, the extent of the cover is determined by reading the Policy including the most recent Policy Schedule issued by Us to You.

Our Promise of Service

We wish to provide you with a high standard of service honestly, fairly and promptly. Should you have any reason to believe that We have not done so, or in the event of assistance being required and/or a claim under the Policy, please contact CPP Hotline +65 6415 5618 where a Customer Service Representative will be ready to help you with your problems.

GENERAL CONDITIONS

It is an important part of this Policy that the following general conditions are observed.

1. Co-operation

As a condition precedent to Our liabilities under this Policy, You shall co-operate fully with Us. You will fully and faithfully disclose all material facts and matters which each of You know or ought to know and will upon request execute any document to empower Us to obtain relevant information to support any claims made

under this Policy (for example, expense receipts, bank statements, police reports or bureau de change receipts). We may have to release to the Main Policyholder the information provided by the Additional Policyholders to Us where deemed necessary in the execution of the Policy.

2. Reasonable Precautions and Material Changes

You shall take all reasonable precautions to prevent and minimise any loss and CPP must be informed immediately of any material information or change of circumstances which may increase the possibility of a Claim under the Policy. We reserve the right to terminate this Policy if We consider it appropriate in view of such changes in material information or circumstances.

3. Complying with Card Issuer's Terms and Conditions

Each of You must follow Your Card Issuer's instructions and comply with all of the Card Issuer's terms and conditions when using Your Card. We will not meet any Claim where the Card Issuer has informed Us that You have not followed and complied with the Card Issuer's instructions and/or terms and conditions in relation to the use of the Card. The Card Issuer's decision is final.

4. Automatic Renewal of Coverage and Premium Payment

- a. Unless You, CPP or the Company exercises their right to cancel the Policy before the next Anniversary Date, the Policy will be renewed automatically from year to year so long as Premium is paid when due.
- b. The due date ("Due Date") for the first Premium is on the Commencement Date and for subsequent Premiums is on or before the Anniversary Date.
- c. CPP will:
 - i. collect the Premium from the nominated card account provided by the Main Applicant in the application of this Policy; and
 - ii. collect the Premium from any of the other Card in Your policy records, if CPP are unsuccessful in collecting Premium from the above account, in order that you enjoy continuity of insurance cover.

5. Automatic Termination

This Policy will be terminated automatically if:

- a. We do not receive Your Premium by its Due Date. However, if You subsequently pay the Premium, We will reinstate the Policy.
- b. You make any Claim that is, in any respect, false or fraudulent or if fraudulent means or devices are used by You or anyone acting on Your behalf to obtain benefits under this Policy, and all benefits and premium paid will be forfeited.
- c. You die.

6. Eligibility

Eligibility is restricted to You who live in Singapore and is eighteen (18) years or above. In addition, the Main Policyholder must be a Singapore citizen, Singapore Permanent Resident or Employment Pass holder.

7. Changes in Policy

- a. We reserve the right to alter the terms and conditions of this Policy during any Term of Policy as We reasonably consider appropriate by giving the Main Policyholder thirty (30) days' written notice of any such alteration. The change is binding on You.
- b. Any misrepresentation of or failure to disclose material facts in any document signed by You, will entitle Us to alter, amend,

cancel the Policy or exercise any other right available to Us at law having regard to the true facts. A material fact is any information that could influence Us in Our assessment of Your application for the Policy or Claim.

8. Cancellation of Policy

- a. You may cancel this Policy by giving CPP notice in writing before the next Anniversary Date. If You cancel the Policy, there will be no refund of any Premium already paid.
- b. We may cancel this Policy without cause by giving Main Policyholder thirty (30) days' notice in writing sent to Your last known address. There will be no refund of Premium if there are Claims or outstanding advances under the Policy.

9. Notification and Proof of Claim

You must report to Us immediately, full details of any event which may result in a Claim. You must within sixty (60) days thereafter deliver to CPP the completed Claim Form and supply all details, particulars and proofs as may be reasonably required by CPP. Additional requirements are set out under Sections 1, 2, and 3 below.

10. Other Insurance or Assistance Service

If there is any other insurance or assistance service which covers any of the benefits set out in this Policy, You must tell Us about this when a Claim is made. We will not pay more than Our proportionate share of any Claim covered by other insurance.

11. Call Recording

We may record phone calls made to Us by You. Phone calls are recorded to:

- a. serve as a record of the instructions We have received from You;
- b. comply with applicable regulatory and legal requirements; and
- c. assist Us to monitor service and quality standards.

12. Arbitration

If any difference or dispute shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference or dispute shall be referred to an arbitrator to be appointed in accordance with the rules of the Singapore International Arbitration Centre then in force.

Where any difference or dispute is by this condition to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against Us.

Unless any such action or suit be commenced within six (6) months of the making of an award, We shall not be liable to make any payment in excess of the amount of the award.

13. Legal Proceedings

No action in law or equity shall be brought to recover any sum under this Policy until after the expiration of sixty (60) days from the date proof of the Claim has been furnished in accordance with this Policy. The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute with regard to this Policy except where the circumstances are governed by the Arbitration Clause 12 of this Policy.

14. Acceptance of Instructions

Any instruction, request or notice will not be accepted by Us until such documents, information and consents as We may reasonably require are received at CPP's mailing address at Card Protection Plan Limited, Singapore Post Centre Post Office, P O Box 329, Singapore 914009.

15. No Trust

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy and the receipt of payment from Us under this Policy by You or Your legal personal representative shall in all cases effectively discharge Our liability.

16. Legal Personal Representatives

The terms, exceptions and conditions of this Policy also apply to Your legal personal representatives.

17. Exclusion of Rights Under the Contracts (Rights of Third Parties) Act

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

18. Force Majeure

We shall not be held liable for failure to perform any of the services under this Policy or any delays or losses suffered as a result of any, actual or risk of, act of God, natural disaster, war including civil war, terrorist act, strike, regulatory problem or any other similar occurrence or any circumstances beyond Our control. Where such circumstances affect Our ability to perform Our obligations to You under this Policy, the services We provide may be affected, limited or restricted.

19. Data Privacy Notice

It is a condition precedent to Our liability that 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 individuals/organizations/companies associated with Us or any independent third party (within or outside Singapore) to:

- a. process and assess any Policy application or any matter arising from this Policy and any other application for cover; and/or
- b. provide the services related to this Policy.

We shall not be liable for any use or disclosure of any personal information in relation to You pursuant to this Clause.

20. Disclaimer

You accept that the professionals and other persons, organizations and companies to whom You are referred to by Us are responsible for their own acts or omission as independent contractors and are not employees, agents or servants of Us.

21. Subrogation

You shall, at the expense of the Company, do and permit to be done all such acts and things as may be necessary or required by the Company for the purpose of enforcing any rights or remedies or of obtaining relief of indemnity from any party to which the Company shall be or would become entitled or subrogated upon the Company paying a Claim under this Policy whether such acts and things shall be or become necessary or required before or after payment by the Company.

22. Governing Law

This Policy is governed by and to be construed in accordance with the laws of Singapore.

23. Provision of Information

You shall at all times provide complete, accurate and updated information (including Your personal information) as required by Us in relation to any application for this Policy and/or the services related to this Policy. We shall not be held liable for failure to perform any of the services related to this Policy or any delays or losses suffered due to incomplete, insufficient, inaccurate or outdated information provided by You.

When using any online system provided by Us to transmit or access information, You shall not transmit through such system any unlawful, harassing, libelous, abusive, threatening, harmful, vulgar, obscene or other objectionable materials or tamper with such system in any way.

24. Passwords and Accounts

You shall at all times keep confidential all passwords and accounts provided by Us. We shall not be held liable for any damages or losses suffered due to any breach of such confidentiality.

GENERAL EXCLUSIONS

We shall not be liable for:

1. loss or damage arising from:
 - a. theft or any attempted theft by You
 - b. Your willful act or willful negligence or any of Your employees.
2. consequential loss, damage or liability of any kind or description.
3. loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions or amounting to an uprising, military or usurped power, or
 - b. any act of terrorism including but not limited to
 - i. the use or threat of force, violence and/or
 - ii. harm or damage to life or property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or
 - c. any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If We allege that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon You.

4. This policy does not cover the Policyholder if:
 - a. You use a Card in a way which the Card Issuer does not permit; or
 - b. someone else (other than the Policyholder to whom the Card was issued) who lives in or has access to Your Home uses the Card without Your permission.

THE COVERAGE

SECTION 1: Card Protection Assistance Services & Benefits

Certain services under Section 1 are arranged through CPP by the Company to assist You.

- 1.1 In the event of a Loss of Card anywhere in the world by You, You must report this loss to CPP within twenty-four (24) hours of discovery of the Loss of Card. CPP will endeavour to contact the Card Issuer as soon as practicable and ask the Card Issuer to suspend the lost or stolen Card but suspension of lost or stolen Card shall be subject to the absolute discretion of the Card Issuer.
- 1.2 CPP will inform You of the outcome after CPP has successfully contacted the Card Issuer to report and request suspension of the lost or stolen Card. You must comply with the Card Issuer's requirements in relation to the suspension or cancellation of the Card including but not limited to You contacting the Card Issuer personally to suspend or cancel the Card, failing which, the Company is not liable to make any payment under Section 1.

1.3 We will pay the amount which You are legally liable to pay the Card Issuer as a direct result of unauthorized use of Your Card arising from the Loss of Card for the Term of Policy, subject to the following:

- a. Fraud protection before notification of loss: Up to the individual limits as stipulated in the Schedule of Benefits Table for HSBC Credit Card/Cards and non-HSBC Cards, for all claims by any or all of You relating to the period before You reported the Loss of Card to CPP. This benefit is subject to an overall limit of ten (10) Cards per Term of Policy.
- b. Fraud protection after notification of loss: Up to the limit as stipulated in the Schedule of Benefits Table for all claims by any or all of You relating to the period after You reported the Loss of Card to CPP. This benefit is subject to an overall limit of ten (10) Cards per Term of Policy.
- c. Unauthorised use of lost Card's PIN: Up to the limit as stipulated in the Schedule of Benefits Table for all claims by any or all of You where Your personal identification number (PIN) for Your Card has been used without Your authorisation.
- d. Cards retained by ATM: Up to the limit as stipulated in the Schedule of Benefits Table for all claims by any or all of You where the Card/Cards is/are retained by an ATM.

Conditions Specific to Section 1

Refer to "Conditions Specific to Sections 1 and 2" below.

SECTION 2: Financial Assistance Benefits

2.1 Cash Replacement

We will pay for any cash belonging to You, which is lost by or stolen from any or all of You at the same time as the Loss of Card occurring only outside of Singapore. The limit of this benefit is stipulated in the Schedule of Benefits Table per Term of Policy.

2.2 Personal Belongings Replacement

We will pay for the replacement of Your Personal Belongings, which are lost by or stolen from any or all of You at the same time as the Loss of Card anywhere in the world. The limit of this benefit is stipulated in the Schedule of Benefits Table and is subject to only one Claim per Term of Policy.

2.3 Replacement of Lost Cards and Valuable Documents and Communication Costs

- a. We will pay for the replacement of Cards which were reported lost by any or all of You anywhere in the world and reported to CPP. The limit of this benefit is stipulated in the Schedule of Benefits Table per Term of Policy but will not include the costs of an emergency replacement card.
- b. If any of Your Valuable Documents are lost by or stolen from any or all of You at the same time as the Loss of Card occurring outside of Singapore, CPP will refer You to the authorities for replacements. We will pay for any charges You may incur for the issue of replacements except for emergency replacement Cards.
- c. We will pay any Communication Costs that You have to pay when You report a Loss of Card to CPP, the police or when You report the loss or theft of Your Valuable Documents to the relevant authorities.

We will pay up to the overall limit as stipulated in the Schedule of Benefits Table for all claims by any or all of You under Section 2.3 per Term of Policy.

2.4 Lost Stored Value Cards

We will pay for any stored value card belonging to You, which is lost by or stolen from any or all of You at the same time as the Loss of Card anywhere in the world. The limit of this benefit is stipulated in the Schedule of Benefits Table per Term of Policy

Conditions Specific to Sections 1 and 2

We will not pay anything under Sections 1 and 2 unless:

- You report the Loss of Card to CPP within twenty-four (24) hours of discovering the Loss of Card and provide the necessary details as may be required by CPP;
- You report the Loss of Card to the local police within twenty-four (24) hours of discovering the Loss of Card and take all reasonable actions to assist the local police to discover and prosecute the guilty person(s) and to trace and recover the lost or stolen Card;
- You have written proof from the local police of the making of a report or if proof is not available, We must be satisfied that You have reported the matter; and
- You have provided relevant receipt(s) or proof for the Claim.

In addition, We will not pay anything under Section 1 if:

- CPP is unable to contact the Card Issuer to report Your Loss of Card due to any circumstances beyond CPP's control;
- reporting of Your Loss of Card to the Card Issuer by CPP is not permitted by the Card Issuer.

SECTION 3: Overseas Assistance Services

The services under Section 3 are arranged by CPP to assist You in the Loss of Card event. You are required to repay to CPP within twenty-eight (28) days any advances provided to You under Sections 3.1, 3.2 and/or 3.3 and all related costs including the cost of transfer of cash and foreign exchange costs.

3.1 Emergency Cash Advance

CPP will provide emergency cash advance in local currency or US dollars equivalent if some or part of Your cash is lost or stolen and reported to CPP at the same time as the Loss of Card when You are outside of Singapore and You have no other means of getting credit or funds. The limit of this advance is stipulated in the Schedule of Benefits Table per Term of Policy.

3.2 Emergency Hotel Bills Advance

CPP will advance Your hotel bill if some or part of Your cash is lost or stolen and reported to CPP at the same time as the Loss of Card when You are outside of Singapore and You have no other means of getting credit or funds to pay the hotel bill. This advance will be made directly to the hotel. The limit of this advance is stipulated in the Schedule of Benefits Table per Term of Policy.

3.3 Replacement Travel Tickets Advance

CPP will advance replacement travel tickets if Your travel tickets have been lost or stolen and reported to CPP at the same time as the Loss of Card when You are outside of Singapore and You have no other means of getting credit or funds to pay the replacement travel tickets to return Home. This advance will be made directly to the party issuing the replacement travel tickets. The limit of this advance is stipulated in the Schedule of Benefits Table per Term of Policy.

Conditions Specific to Section 3

An advance under Section 3.1, 3.2 and/or 3.3 will not be made unless:

- the loss or theft is reported to the local police immediately;
- the request for the advance is made at the same time You report the Loss of Card to CPP;
- You have written proof from the local police of the making of a report or if proof is not available, We must be satisfied that You have reported the matter; and
- You provide proof of Your need to CPP.

There may be times when it is not possible to arrange the transfer of funds to some remote geographical locations or countries due to situations or conditions that are out of Our control, for which We cannot be held liable.

CPP have the right to assess Your loss and must be satisfied of Your need before attempting to provide an advance under Section 3.1, 3.2 and/or 3.3. CPP retain the absolute right not to provide any advance at CPP’s discretion.

PAYMENT BEFORE COVER WARRANTY

1. Even if anything in the Policy says otherwise and subject to clauses 2 and 3 below, it is declared and agreed that the total Premium due must be paid and actually received in full by Us on or before the Commencement Date or subsequent Due Date of the relevant coverage under this Policy or endorsement.
2. In the event that the total Premium due is not paid and actually received in full by Us on or before the relevant Due Date, then the cover under this Policy or endorsement for which Premium is due will not attach and nothing will be payable by Us in respect of that cover. Any payment received after the relevant Due Date will be of no effect whatsoever as regards such cover because the cover never attached on this Policy or endorsement.
3. If You decide to cancel the cover during the “Free Look” period, You will receive a full refund of the Premium paid to Us provided that no Claim has been made under this Policy. The “Free Look” period does not apply to renewals of this Policy.

**Card Protection Plus Insurance
Schedule of Benefits Table**

Benefit	<i>Benefit Level & Overall Limit</i>
SECTION 1 – CARD PROTECTION ASSISTANCE SERVICES & BENEFITS	
Worldwide hotline for card loss reporting	Available 24 hours
Fraud protection (BEFORE notification of loss):	
• Non-HSBC Cards	Up to S\$300 per Card and subject to a overall limit of S\$3,000
• HSBC Credit Cards issued in Singapore	Up to S\$5,000
Fraud protection (AFTER notification of loss):	Up to S\$500,000 per claim
Unauthorised use of lost Card’s PIN	Up to S\$100
Cards retained by ATM	Up to S\$100
SECTION 2: FINANCIAL ASSISTANCE BENEFITS	
Cash replacement (outside of Singapore only)	Up to S\$100
Personal belongings replacement	Up to S\$200 and subject to one claim
Replacement costs for:	
• Lost card/s	Individual benefits as per charged; subject to an overall limit of S\$700
• Valuable Documents, eg Identity Card, Passport (outside of Singapore only) and Communication Costs	
Lost stored-value cards, eg EZ-Link and Cash Cards	Up to S\$30
SECTION 3: OVERSEAS ASSISTANCE SERVICES (outside of Singapore only and limited to one advance per Term of Policy)	
Emergency cash advance	Up to S\$150 per day and a max. of 10 days
Advance for emergency hotel bill payment	Up to S\$400 per day and a max. of 10 days
Advance for emergency travel ticket replacement, for home-bound journey	Up to S\$10,000
ADDITIONAL SERVICES	
Number of cards and valuable documents for registration	Unlimited
Set of key tags	One for each Main Policyholder
Set of reminder stickers	One for each Main Policyholder

Note: Unless stipulated in the Policy, the above limits are applicable to each Policyholder in the Self or Household Plan per Term of Policy.

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