

Product Summary

IMPORTANT NOTE: This Product Summary is only an outline of the coverage. The specific terms, conditions, provisions, exclusions and limitations are set out in the policy wordings.

Product Name:	Singtel Mobile Protect
Plan Type:	Handset Protect Plan
Policyholder:	Singtel Mobile Singapore Pte Ltd and/or Singapore Telecommunications Limited and/or their Exclusive Retailers as Distributors / Vendors and/or the respective Product Purchasers as Owners for their respective rights and interests

Period of Insurance

12 months from the date of the purchase of the Mobile Phone

Benefit

- One-time replacement or repair of a damaged mobile phone (including damage to the screen or damage caused by water) due to accidental damage, up to the purchase price of the mobile phone or up to a maximum of S\$2,000, whichever is lesser; or
- One-time replacement of a lost mobile phone due to theft/robbery in Singapore, up to the purchase price of the mobile phone or up to a maximum of S\$2,000, whichever is lesser.

Excess

An excess of S\$200 applies in respect of the replacement of your damaged mobile phone in the event of a loss due to theft or robbery, or when the damaged mobile phone is totally irreparable.

Territorial Limits

Worldwide

Major Exclusions

We will not pay be liable for any claims caused by or resulting from:

- More than one (1) claim per Plan for each Period of Insurance.
- Theft or loss of Mobile Phone that occurs outside Singapore.
- Manufacturers defects, malfunctioning or failure of components or parts and/or any repairs that is covered under the manufacturer's warranty/guarantee.
- Wear and tear, depreciation, staining, scratches and dents, moth, mildew, brittle parts or glassware (other than mobile phone screen) unless damage/loss as a result of any perils covered under the Policy.
- Casual water damage unless accidental water damage as a result of insured perils covered under the Policy.
- Any damage to accessories of the Mobile Phone, including memory card/data storage card.
- Damaged caused by or as a result of negligence or carelessness of servicemen or repairmen whilst under their control or service.
- Any willful act or gross negligence by You leading to the damage of the Mobile Phone, fraud or dishonest act.
- Any legal liabilities or consequential loss of any kind.
- Mobile Phones with removed or altered IMEI numbers are not covered.
- Loss by delay confiscation or detention by Custom House or by other Officials or Authorities.

- Loss or damage arising from (i) atmospheric conditions (other than lightning storm or tempest) rust discoloration corrosion wear and tear gradual deterioration (ii) any process of cleaning or restoring or from adjustment repair or dismantling of any part of the Mobile Phone or loss of or damage to any part whilst removed from its normal working condition.
- Mechanical derangement breakdown failure or defects.
- Electrical burnout breakdown failure defects or self-ignition.
- Theft not accompanied by actual violent and forcible entry and exit to and from the premises.
- Mysterious disappearance.
- Fraudulent Claims.
- This Policy has no refundable value and cannot be transferred to another products or purchaser.
- Loss or damage to property arising out of and in the course of loading and unloading operations from a stationery vehicle including delivery or collection of the load from or to the vehicle.
- Damage occasioned directly or indirectly by or through actions or suit or proceeding resulting to confiscation or destruction by Order of the Court or Government or any Public Authority.
- Any loss, damage or liability directly or indirectly caused by war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power nationalization confiscation requisition seizure or destruction by the government or any public authority.
- Terrorism Exclusion.
- Radioactive/ Nuclear Energy Risks Exclusion.
- Communicable Disease Exclusion
- Sanction Limitation and Exclusion.
- Property Cyber and Data Exclusion.
- Electronic Date
- IT Clarification
- Contracts (Rights of Third Parties) Act 2001
- Condition Precedent

Cancellation

No cancellation or refund of the Plans are allowed after purchase.

Claim Conditions

For Handset Protect Plan (Damaged Mobile Phone)

1. If Your Mobile Phone suffers an Accidental Damage, including a cracked screen, please contact the appointed repair service centre - V2Y Insurtech Pte. Ltd at 6653 7599 for assistance.
2. You will be asked to provide Mobile Phone's IMEI (International Mobile Equipment Identity) number for verification.
3. Upon successful verification, V2Y Insurtech Pte. Ltd will arrange for You to visit the nearest authorised repair center. Personnel at the authorised repair center will perform a physical examination of the damaged Mobile Phone and assist with the repair or replacement as necessary.

For Handset Protect Plan (Loss of Mobile Phone due to theft/robbery)

1. If your Mobile Phone is lost due to theft or robbery, please contact the appointed repair service centre - V2Y Insurtech Pte. Ltd at 6653 7599 for assistance.
2. You will be asked to provide Mobile Phone's IMEI (International Mobile Equipment Identity) number for verification.
3. Upon successful verification, V2Y Insurtech Pte. Ltd will arrange for You to visit the nearest authorised repair center to obtain a replacement Mobile Phone.
4. You are required to provide a police report made in Singapore documenting the theft or robbery of Your Mobile Phone.

Disclaimers on exclusions:

There are certain conditions whereby the benefits under this policy will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.