

**STARHUB'S SERVICE SPECIFIC TERMS & CONDITIONS
CYBERCOVER BY CHUBB INSURANCE SINGAPORE LIMITED**

These are StarHub's Service Specific Terms & Conditions for customers who use or intend to use CyberCover by Chubb Insurance Singapore Limited (the "**Service**").

The Service is offered under a group policy ("Group Policy") underwritten by the insurer Chubb Insurance Singapore Limited ("Chubb"). StarHub Ltd (i) is the policy holder and not an insurer or insurance intermediary; (ii) is not licensed or supervised by the Monetary Authority of Singapore; and (iii) does not assume any risk or liability in respect of the Service; (iv) does not act as an agent for Chubb or for you or your Immediate Family.

1. Service Specific Terms & Conditions

- 1.1 In addition to these Service Specific Terms & Conditions, there may be other Service Specific Terms & Conditions which would apply specifically to the other services that you have subscribed for or other value-added services that you have purchased.
- 1.2 **The Terms and Conditions:** These Service Specific Terms & Conditions, together with the Consumer General Terms & Conditions, form the terms of the contract between you, the consumer, and us, StarHub with respect to the Service (collectively the "**Terms & Conditions**"). You agree to use the Service in accordance with the Terms & Conditions and our policies, guidelines, instructions, notices and directions as may be prescribed by us from time to time. The provisions of StarHub's Personal Data Protection Policy would also apply to your relationship with us.
- 1.3 **Capitalised terms:** Unless the context otherwise requires, capitalised terms not defined in these Service Specific Terms & Conditions have their meanings set out in the Consumer General Terms & Conditions.
- 1.4 In the case of Family Coverage, you shall procure that your Immediate Family comply with these Terms and Conditions.

2. Description of Services

- 2.1 The Service is a protection plan that provides individuals and (if applicable) their families with coverage and support against cyber risks such as identity theft, cyber-bullying, unauthorised transactions and undelivered purchases. This is a value-added promotional service that you can sign up for at a monthly Charge of \$10.18 (inclusive of GST) for an Individual Coverage under the Group Policy or \$13.23 (inclusive of GST) for a Family Coverage under the Group Policy.
- 2.2 StarHub may procure your and/or (in the case of Family Coverage) your Immediate Family's addition as an insured person under the Group Policy. However, StarHub is not responsible for (1) procuring compensation to you or your Immediate Family in relation or in accordance with the Group Policy; (2) enforcing the group policy; or (3) ensuring that Chubb complies with the Group Policy. All risk and liability insured under the Group Policy is assumed or indemnified by Chubb and not by StarHub.
- 2.3 You and your Immediate Family do not enter into any contractual relationship with Chubb. Without prejudice to the generality of the foregoing, your signing up for the Service with us (whether successful or otherwise) does not constitute an offer to Chubb which (if accepted) would constitute a binding contract between (i) you and/or your Immediate Family; and (ii) Chubb. The contract of insurance is between Chubb and StarHub as the policy holder.

STARHUB'S SERVICE SPECIFIC TERMS & CONDITIONS
CYBERCOVER BY CHUBB INSURANCE SINGAPORE LIMITED

- 2.4 Claims under the Group Policy are to be made directly to Chubb and not to StarHub. Any insurance payout, if applicable, will be made from Chubb directly to you or (where applicable) your Immediate Family.
- 2.5 StarHub will not be responsible for answering any queries or complaints related to the Service.

3. Disclosures

- 3.1 The name of the licensed insurer is Chubb Insurance Singapore Limited.
- 3.2 StarHub Ltd's relationship with Chubb is as follows: StarHub Ltd and Chubb (i) have entered into the Group Policy; and (ii) have agreed for StarHub to carry out certain introductory, billing and advertising activity.
- 3.3 The conditions of the Group Policy may be found at <http://starhub.com/cybercover>.
- 3.4 The premium charged by Chubb to StarHub is \$10.18 (inclusive of GST) for an Individual Coverage under the Group Policy and \$13.23 (inclusive of GST) for a Family Coverage under the Group Policy.
- 3.5 StarHub receives an administration fee from Chubb per month for each enrolment under the Group Policy.
- 3.6 Pursuant to Section 68 of the Insurance Act 1966 and save for any applicable deductible under the Group Policy, payments by you to StarHub of moneys due in respect of the Service constitutes a discharge of any of your liability in respect of such payments. Payment by Chubb under the Group Policy must be made to you or (where applicable) your Immediate Family in order for Chubb's payment obligation to be discharged.

4. Eligibility and availability

- 4.1 All new, recontracting, or existing StarHub customers who sign up, recontract, or have existing subscriptions for:
- 4.1.1 any Fibre Broadband plan;
 - 4.1.2 any HomeHub+ bundle;
 - 4.1.3 any HubBundle; or
 - 4.1.4 any of the following mobile plans: (a) Mobile+ \$50 / \$55 / \$65 / \$69 / \$95 / \$99 / \$125 / \$129 / \$155 / \$169 2-year Plans, (b) Mobile+ \$38 / \$45 SIM Only 1-year Plans, (c) 4G \$45 / \$55 / \$80 / \$110 / \$243 2-year Plans, (d) 4G \$25 / \$50 SIM Only 1-year Plans and (e) 4G \$25 / \$50 SIM Only Plans
- (collectively, "**Bundled Services**") may apply for the Service.
- 4.2 Applications are subject to our approval and may be declined at our discretion. If accepted, the Service will be active on the day on which you have completed the sign-up process via My StarHub App ("**Enrolment Date**").

5. Coverage

Any and all insurance coverage in relation to the Service shall be governed by the Group Policy and subject to your and (where applicable) your Immediate Family's eligibility thereunder. You and (where applicable) your Immediate Family agree to comply with the Group Policy.

6. Period of Service

In the absence of any termination in accordance with this Agreement, this Agreement and the Service shall automatically continue on a month-to-month basis.

7. Billing and payment

We will bill you for the Service based on Enrolment Date. This billing cycle may not follow the billing cycle for any or all of the Bundled Services.

For example, if your Mobile Postpaid bill cycle is on the 12th of every calendar month and the Enrolment Date is 15th February, you will be charged \$10.18 (inclusive of GST) for an Individual Coverage under the Group Policy or \$13.23 (inclusive of GST) for a Family Coverage under the Group Policy, on 15th May.

Unless otherwise stipulated by us, all applicable Charges will be quoted inclusive of GST. Charges will be adjusted according to the prevailing GST rates.

8. Termination

8.1 This Agreement and the Service may be terminated by either party giving written notice to the other party without assigning any reason. If all the Bundled Services have been terminated and/or transferred to another person, for any reason whatsoever, the Service will be immediately and automatically terminated. If all the Bundled Services have been suspended due to your default, the Service will likewise be immediately and automatically terminated.

8.2 Notwithstanding Clause 8.1 above, termination shall only be effective when we have cancelled the respective coverage under the Group Policy.

8.3 For the avoidance of doubt, if the Service is terminated for any reason whatsoever, your and (if applicable) your family's coverage under the Service will be immediately and automatically terminated.

8.4 If you or (where applicable) your Immediate Family have made a claim under the Group Policy before the termination of the Service and such claim is successful, the charges corresponding to the month of the Service in which the claim was made will not be refunded to you.

9. Our right: We reserve the right to suspend, terminate or change any of these terms and conditions and/or the Service (whether in whole or in part) at our sole and absolute discretion, at any time, without prior notice and without any liability. If you or (where applicable) your Immediate Family continue to use the Service, you will be deemed to have accepted such changes.

10. Meanings

This Clause sets out how certain words and phrases are used in this Agreement.

STARHUB'S SERVICE SPECIFIC TERMS & CONDITIONS
CYBERCOVER BY CHUBB INSURANCE SINGAPORE LIMITED

What these words mean in this Agreement

“Immediate Family” : your immediately family and other people associated with you, who constitute insured persons under the Group Policy.

“you” or “your” : the person who uses or intends to use the Services (including his or its successors and permitted assigns) and anyone appearing to us to be acting with that person’s authority or permission, but excluding Immediate Family.