

In consideration of the payment of the premium and in reliance upon all statements and declarations made and information provided to **Chubb Insurance Hong Kong Limited** and subject to all the terms, conditions and limitations of this **Policy**, **Chubb** agrees with the **Insured** as follows:

Section 1 – What We Cover and What We Pay

- 1.1 If, during the **Policy Period**, the **Insured's Property** is accidentally **Lost**, stolen, damaged or destroyed while being **Transported** (this does not include any period of packing, assembly, unpacking, dismantling, testing) by a **Transport Operator**, **We** will either, at **Our** sole discretion, pay the **Insured**:
- (a) where the **Property** is damaged, the reasonable cost of repairing the damaged **Property** or where **We** consider it uneconomical to repair, the replacement cost; or
 - (b) where the **Property** is **Lost**, stolen or destroyed, the replacement cost of the **Lost**, stolen or destroyed **Property**;

up to the **Sum Insured** specified in the **Policy Schedule**.

1.2 General Average

We will pay to the **Insured** the **General Average** and salvage charges arising from incidents occurring during the **Policy Period**, adjusted or determined according to the **Consignment Note** and/or the governing law and practice, incurred to avoid or in connection with the avoidance of, **Loss** damage or destruction of **Insured's Property** (except where such **Loss**, damage or destruction would be excluded under this **Policy**).

1.3 Both to Blame Collision Clause

We will pay to the **Insured** such amount against liability incurred under any '*Both to Blame Collision Clause*' in the **Consignment Note**. In the event of any claim brought against the **Insured** under the said clause, the **Insured** shall notify **Chubb** who shall have the right (but not the obligation) to defend the **Insured** against such claim up to the value of the **Sum Insured**. The costs and expenses to defend the **Insured** against such claim shall form part of and are not in addition to the **Sum Insured**.

1.4 Check in (Total loss only)

We will pay for any accidental loss, damage or destruction of the **Property** which is being transported as check in luggage by the **Insured** subject to the limit shown in the **Policy Schedule**.

The cover provided under this clause is in respect of total loss only to the check in luggage and will be no more than HKD 50,000 in the aggregate.

Coverage begins when the **Insured** leaves the last place of accommodation immediately prior to relocation journey as described in the **Policy Schedule** and ceases when the **Insured** arrives at the first place of accommodation in the destination country.

1.5 Hand Carry

We will pay for any accidental loss, damage or destruction of the **Property** which is being hand carried by the **Insured** and his/her family member subject to the limit shown in the **Policy Schedule** provided that:

- (a) **Chubb** will cover **Collectibles** and **Valuables** only if they are supported by a valuation certificate.
- (b) This **Policy** only covers the **Property** in **Transit** when in the “close personal custody and control” of the **Insured** and his/her family member subject to the limit shown in the **Policy Schedule**. For the purposes of this clause “close personal custody and control” means that the **Property** shall be held by, or attached to, or within sight and an arms length reach of, the **Insured** and his/her family member at all times whilst in transit.

The cover provided under this clause will be no more than HKD 200,000 in the aggregate.

Coverage begins when the **Insured** leaves the last place of accommodation immediately prior to relocation journey as described in the **Policy Schedule** and ceases when the **Insured** arrives at the first place of accommodation in the destination country.

1.6 Nominated Storage

We will pay for any accidental loss, damage or destruction of the **Property** whilst held in **Nominated Storage** subject to the limit shown in the **Policy Schedule** and up to a maximum of thirty (30) days prior to **Transit** and sixty (60) days after **Transit**.

1.7 Delayed Unpacking and Discovery (except for Clause 1.5 Hand Carry)

We will pay for any accidental loss, damage or destruction of the **Property** that is first discovered following the opening and examination of the **Property** following **Transit**, subject to:

- (a) the discovery of the accidental loss, damage or destruction occurring and being notified to **Chubb** within sixty (60) days of the completion of **Transit** or sixty (60) days after the period of **Nominated Storage** if covered in the **Policy Schedule**; and
- (b) the **Insured** establishing to the reasonable satisfaction of **Chubb** that the accidental loss, damage or destruction occurred during **Transit** or during the period of **Nominated Storage** if covered in the **Policy Schedule**.

In no event shall the total amount(s) **We** pay under this **Policy** exceed the **Sum Insured**.

Section 2 - Definitions

Wherever appearing in this **Policy**, the following definitions apply:

- 2.1 **Act of Terrorism** means any act, including but not limited to the use of force or violence and/or threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 2.2 **Chubb, We, Us, or Our** means Chubb Insurance Hong Kong Limited (Company Registration No. 0557477).

- 2.3 **Collectibles** means paintings, drawings, prints, photographs, manuscripts, sculptures, porcelain, antique furniture, tapestries, furs, stamp collections, dolls, musical instruments and other collectibles.
- 2.4 **Consigned Address** means the address in the **Policy Territory** to which the **Transport Operator** has been instructed to deliver the **Insured's Property**.
- 2.5 **Consignment Note** means a document containing the **Transport Operator's** terms and conditions of carriage and which provides proof that the **Property** has been received by the **Transport Operator**.
- 2.6 **Excluded Property** means
- (a) **Collectibles** that are transported as check in under clause 1.4;
 - (b) **Collectibles** that are valued greater than HKD 10,000 any one item
 - (c) cash securities and other cash equivalents;
 - (d) goods which are banned, prohibited or otherwise excluded by any law, regulation or statute of any jurisdiction from which the **Property** is collected, delivered, or through which the **Property** is **Transported**;
 - (e) live animals or plants;
 - (f) mobile phones and laptops unless covered under clause 1.5 (Hand Carry);
 - (g) perishable goods;
 - (h) temperature sensitive goods;
 - (i) **Valuables**, unless covered under clause 1.5 (Hand Carry);
 - (j) any property which the **Transport Operator** specifically excludes from shipment under the **Consignment Note**, unless specifically noted in the **Policy Schedule** and any liability arising from the shipment of such excluded property.
- 2.7 **General Average** means the amount the **Insured** is legally liable to pay when an extraordinary sacrifice or expenditure is reasonably incurred for the common safety and purpose of preserving the **Property** from loss or damage when it is involved in a common maritime adventure.
- 2.8 **Hong Kong** means the Hong Kong Special Administrative Region of the People's Republic of China.
- 2.9 **Insured** means a person who:
- (a) elects to (i) have his or her **Property Transported** by the **Transport Operator** and/or (ii) hand carries / checks in his or her **Property** (when travelling by road, rail vessel or air); and
 - (b) elects to have his or her **Property** insured under this **Policy** and in respect of which **Premium** has been paid.

- 2.10 **Lost or Loss** means the **Property** has not arrived at the **Consigned Address** thirty (30) days after the scheduled delivery date advised by the **Transport Operator** and which cannot be located with reasonable enquiries
- 2.11 **Nominated Storage** means **Property** kept in warehouse or on other premises by **Transport Operator** prior to or after **Transit** for the time period shown in the **Policy Schedule** up to a maximum of thirty (30) days prior to **Transit** and sixty (60) days after **Transit**.
- 2.12 **Policy** means the contract of insurance between the **Insured** and **Us** which comprises this policy wording and any endorsement **We** issue varying the policy cover.
- 2.13 **Policy Period** means (i) the period starting from the time when the **Property** is first moved by the **Transport Operator** and continues during the ordinary course of **Transit** until the completion of unloading from the carrying vehicle or other conveyance at the **Consigned Address** including where the **Property** is hand carried as per clause 1.5.
- 2.14 **Policy Schedule** means the schedule **Chubb** issues to the **Insured** and forming part of this **Policy**.
- 2.15 **Policy Territory** means worldwide to or from **Hong Kong** subject always to Exclusion 3.3 (Compliance) and Exclusion 3.4 (Sanctions).
- 2.16 **Premium** means the amount payable by the **Insured** to insure the **Property** for coverage under this **Policy**.
- 2.17 **Property** means the property of the **Insured** as declared in the **Consignment Note** and which has been packed by the **Transport Operator**, except for items covered under clause 1.4 (Check in) and clause 1.5 (Hand Carry).
- 2.18 **Sum Insured** means the value of the **Property**, subject to the limit shown in the **Policy Schedule**. The **Sum Insured** is the maximum liability of **Chubb** under this **Policy**.
- 2.19 **Transit** means, in relation to each load, the movement of **Property** during the **Policy Period** and allows for incidental storage of a maximum of thirty (30) days before **Transit** and thirty (30) days after arrival at port or airport of destination prior to final delivery to **Consigned Address**.
- There is no storage cover after this time period unless Nominated Storage is set out in the Policy Schedule.**
- Transit** does not include any period of packing, assembly, unpacking, dismantling or testing.
- 2.20 **Transported** means the transportation of **Property** by road, rail, vessel or air from anywhere within Hong Kong to anywhere within the **Policy Territory** by the **Transport Operator** and for which a **Consignment Note** has been issued.
- 2.21 **Transport Operator** means a company or entity carrying on business as a professional transport operator and undertaking the transportation of **Property** either directly or through a sub-contractor carrying on business as a professional transport operator.
- 2.22 **Valuables** means watches, jewellery, precious metals, bullion, precious stones and similar valuable items.

Section 3 - Exclusions

3.1 **We** will not indemnify the **Insured** for any **Loss**, accidental loss, theft, damage or destruction to his/her **Property** or for any other amounts insured under this **Policy** arising out of or in any way connected with:

(a) **Civil Commotion**

any civil commotion, labour disturbances, locked out workers, riots or strikes;

(b) **Conditions of Carriage**

any non-compliance with or breach by the **Insured** of any condition of carriage set out in the **Consignment Note**;

(c) **Cyber Attack**

any use or operation of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system, as a means for inflicting harm or causing damage to the **Insured's Property**;

(d) **Delay**

any delay, even if such delay was caused by a risk insured against;

(e) **Faulty Workmanship**

any fault, defect, failure, error or omission in design or faulty workmanship or materials;

(f) **Fraud, Dishonesty and Intentional Conduct**

the **Insured** committing or condoning or allegedly committing or condoning any:

(i) dishonest or fraudulent act or omission; or

(ii) any malicious, criminal or intentional breach of the law;

(g) **Information, Data, Media**

any loss of information, data or media from any computer hardware or software;

(h) **Mould, moths, insects, rats or other vermin**

any mould, moths, insects, rats or other vermin;

(i) **Motor Vehicles and Motor Cycles**

any loss, damage or expenses relating to motor vehicles or motor cycles:

(i) carried by vessel unless shipped in a RORO (Roll-on/Roll-off) vessel or shipping container.

- (ii) incurred whilst motor vehicles or motor cycles are under their own power or in tow except whilst in tow within the confines of the port or airport immediately prior to or immediately after discharge from the vessel or aircraft and/or on to or off of the vessel or aircraft or into or out of the shipping container.
- (iii) for tyres and/or brakes and/or suspension.
- (iv) reasonably attributable to atmospheric humidity and freezing of water in the radiator and/or cooling system.

(j) **Inherent Vice**

any inherent vice or latent defect in the **Property**;

(k) **Insolvency or Financial Default**

the insolvency or financial default of the owners, managers, charterers or operators of the vessel or aircraft where the **Insured** is unable to show that prior to the loading of the **Property** on board the vessel or aircraft, all reasonable and practicable and prudent measures were taken by the **Insured** to establish the financial reliability of the party in default;

(l) **Insufficiency of Packaging and Incorrect Address**

any insufficiency or deficiency of packing and/or packaging including but not limited to:

- (i) fragile goods not being labelled as fragile; or
- (ii) failure to provide accurate or correct **Consigned Address**.

Packing done by anyone other than **Transport Operator** shall be deemed insufficient packing except for items covered under clause 1.4 (Check in) and clause 1.5 (Hand Carry). This exclusion will not apply if the insufficiency, deficiency or failure did not contribute to the **Loss**, damage or destruction of the **Property**;

(m) **Lawful Seizure**

the lawful seizure, confiscation or detention of all or any part of the **Insured's Property**;

(n) **Mechanical, Electrical or Electronic Failure**

any mechanical, electrical or electronic failure unless there is visible external physical damage that occurred while being **Transported**;

(o) **Ordinary Leakage**

any ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear;

(p) **Radioactive Contamination, Chemical Biological, Bio-Chemical and Electromagnetic Weapons**

- (i) any ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;

- (ii) any radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- (iv) any radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- (v) any chemical, biological, bio-chemical, or electromagnetic weapon;
- (q) **Rust, Oxidation and/or Discolouration**
any rust, oxidation and/or discolouration unless caused by visible external physical damage that occurred while being **Transported**;
- (r) **War and Terrorism**
 - (i) any war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, public or local authority; or
 - (ii) any **Act of Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the **Loss**, theft, damage, or destruction to the **Property**.

3.2 This **Policy** does not cover any loss or damage of or to the following:

- (a) **Excluded Property;**
- (b) **Reduction In Value**

any reduction in value arising from the repair or restoration of damaged **Property** or any depreciation as a result thereof.

3.3 **Compliance**

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would amount to a contravention of any law, regulation or statute of any jurisdiction from which the **Property** is collected, delivered, or through which the **Property** is **Transported**, including but not limited to any law, regulation or statute prohibiting the insurance of such **Property** by an insurer not authorised to offer or provide insurance cover in such jurisdiction.

3.4 **Sanctions**

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, or **Our** parent to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of Hong Kong, the European Union, United Kingdom, or United States of America.

Section 4 – Claims Conditions

4.1 Claim Valuation

We will pay for loss or damage to the **Property** provided that:

- (i) In respect of 1.4 Check in - claims are supported by a list of contents and evidence of value.
- (ii) In respect of 1.5 Hand Carry - claims are supported by a list of contents and evidence of value.
- (iii) **Collectibles** and **Valuables** are covered only if they are supported by a valuation certificate.
- (iv) **The** replacement cost of new items shall be determined in the country of destination as specified in the **Policy Schedule**.

(a) Motor vehicles and motor cycles

We will pay for loss or damage to motor vehicles and motor cycles in the manner specified below, provided that:

- (i) New motor vehicles or motor cycles shall be declared at their new replacement value in the country of destination plus any additional freight, packing or similar transit costs incurred.
- (ii) Second-hand motor vehicles or motor cycles shall be declared at their second-hand replacement value in the country of destination plus any additional freight, packing or similar transit costs incurred.
- (iii) Veteran and/or vintage and/or classic and/or limited edition and/or similar motor vehicles or motor cycles shall be declared at their current market value as supported by a recent and recognised valuation certificate; plus any additional freight, packing or similar transit costs actually incurred.

It is a condition of this insurance that, in respect of any second-hand motor vehicle or motor cycles or any new motor vehicle or motor cycle with an insured value greater than [HKD 50,000], the **Insured** shall make contact with and appoint the nearest **Chubb**-approved surveyor and instruct them to carry out a survey which shall meet with the following minimum requirements:

- (a) report on the general condition of the motor vehicle with particular reference to any existing damage (such as chips, dents, scratches, damage to paint work, rust, oxidisation and discoloration) and, where applicable, the condition of all electronics and machinery, and the valuation of the motor vehicle or motor cycle.
- (b) the surveyor shall discuss, agree and report on all of the following:
 - (i) the stow and lashing of the motor vehicle or motor cycle to the shipping container, and
 - (ii) the method of loading shall be discussed and agreed with the **Transport Operator's** representative, and the lifting equipment shall be certified, adequate and used within its safe working load.

4.2 Claims Notification

- (a) The **Insured** must, as soon as practicable, give written notice to **Chubb** at MarineClaims.HK@Chubb.com any **Loss**, theft, damage or destruction of the **Insured's Property**, but always no later than five (5) days after the delivery of the **Insured's Property** at the **Consigned Address** or five (5) days after the **Insured's Property** is deemed **Lost**.
- (b) The **Insured** must include the following information in its notification:
 - (i) a copy of the **Consignment Note** (where applicable) and itemised packing list;
 - (ii) where the **Property** is damaged or destroyed, photos of the damaged or destroyed **Property** and packaging;
 - (iii) where the **Property** is **Lost** or stolen, written confirmation from the **Transport Operator** that the **Property** has been **Lost** or stolen;
 - (iv) where the **Valuable** is **Lost** or stolen, written confirmation from the Police that the **Valuable** has been **Lost** or stolen
 - (v) invoice for the **Lost**, stolen, damaged or destroyed **Property** and/or any other valuation documents;
 - (vi) the **Insured's** bank account details where claim settlement by electronic transfer is required.

4.3 General Mitigation and Co-operation

The **Insured** must at its own expense take all reasonable steps and precautions in doing all things reasonably practicable to preserve and avoid or minimise any actual or potential **Loss**, theft, damage or destruction of the **Property**.

4.4 Subrogation

If any payment is made by **Us** in respect of **Lost**, stolen, damaged or destroyed **Property** under this **Policy**, **We** will be subrogated to all rights of indemnity, contribution or recovery the **Insured** has in relation to such **Property**. The **Insured** may not waive or surrender any right, without **Our** prior written consent.

4.5 Verification and Salvage

We reserve the right to inspect and/or collect any damaged or destroyed **Property** and where a claim has been fully paid by **Us**, **We** have the right to retain any salvageable **Property** or part thereof.

Section 5 – General Conditions

5.1 In order to recover under this **Policy** the **Insured** must have an insurable interest in the **Property**.

5.2 Assignment and Benefit of Insurance

Notwithstanding clause 5.10 (Notice of Trust or Assignment and Third Party Rights), if the **Insured** dies, cover under this **Policy** shall extend to the **Insured**'s legal representative claiming indemnity as an assignee of the **Insured**. This **Policy** shall not extend to or otherwise benefit any carrier (including the **Transport Operator**) or other bailee.

The **Insured** may assign their benefit under this **Policy**, any benefit to such assignee shall be no greater than the benefit to the **Insured** conferred under this **Policy**.

5.3 Cancellation

- (a) The **Insured** may cancel this **Policy** at any time prior to the **Transport Operator** collecting the **Property** by giving **Us** written notice of such cancellation to:

Email: MarineClaims.HK@Chubb.com

Such cancellation shall take effect immediately upon us receiving such written notice.

- (b) **We** may cancel this **Policy**, at any time in any circumstances permitted by law by giving the **Insured** written notice at the address of the **Insured** in the **Policy Schedule**. Such cancellation shall take effect immediately upon the **Insured** receiving such written notice unless otherwise provided by law.

5.4 Clerical Error

Clerical errors made by **Us** shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

5.5 Currency

Premiums and any amount payable under this **Policy** shall be in the **Hong Kong** currency.

5.6 Deductible

We will only pay under this **Policy**, in respect of **Loss**, theft, damage or destruction of each individual **Property**, the amount of loss which is in excess of the deductible amount shown in the **Policy Schedule**.

5.7 Dispute Resolution

If any dispute or difference arises between **Us** and the **Insured** concerning any matter arising out of this **Policy**, such dispute or difference shall be referred to arbitration in accordance with the Domestic Arbitration Rules (the Rules) of the Hong Kong International Arbitration Centre. Notwithstanding anything contrary in the Rules, the seat of arbitration shall be Hong Kong. The rules for the conduct of the arbitration shall, subject to the provisions of the Rules, as amended from time to time, be at the discretion of the arbitrator in order to achieve an expeditious and cost effective resolution.

5.8 Governing Law

This **Policy** is governed by, and shall be interpreted in accordance with the laws of **Hong Kong SAR**.

5.9 Legal Action

No legal action may be brought to recover on this **Policy** until at least sixty (60) days after **We** have been given written proof of loss. No such action may be brought after one (1) year from the date **We** have been given written notice of the **Loss**, theft, damage or destruction of the **Insured's Property**.

5.10 **Notice of Trust or Assignment and Third Party Rights**

Except as otherwise provided in this **Policy**, **We** will not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this **Policy**.

A person who is not a party to this **Policy** contract shall have no right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of its terms.

5.11 **Policy Construction and Interpretation**

In this **Policy**, unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) headings are merely descriptive and not to aid interpretation;
- (c) if a word or expression is given a definite meaning, any part of speech or other grammatical form of that word or phrase has a corresponding meaning; and
- (d) bolded words used in this **Policy** have the meanings set out in Section 2 (Definitions) of this **Policy**.

5.12 **Premium Payment**

The **Insured** shall pay the **Premium** to **Us** (or the intermediary through whom this **Policy** was purchased) by the date when the **Consignment Note** is issued and before the **Transit** begins.

Personal Information Collection Statement

We want to ensure that Our Policyholders and Insured Persons are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by an Insured Person ("Personal Data"), the circumstances when Personal Data may be disclosed and information regarding an Insured Persons rights to request access to and correction of Personal Data.

Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to an Insured Person, including considering application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing the Insured Person and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop and identify products and services that may interest an Insured Person, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services. We may also use an Insured Persons personal data in other ways with their consent.

Transfer of Personal Data

Personal Data will be kept confidential and We will not sell an Insured Persons Personal Data to any third party. We limit the disclosure of Personal Data but, subject to the provisions of any applicable law, an Insured Persons Personal Data may be disclosed to:

- (i) third parties who assist Us to achieve the purposes set out in paragraphs 1. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within the Chubb local and overseas;
- (iii) the insurance intermediary through which the Policyholder or Insured Person accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with the Insured Persons consent.

With regard to the above transfers of Personal Data, where applicable, an Insured Person consents to the transfer of their Personal Data outside of Hong Kong.

Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance ("PDPO"), an Insured Person has the right to request access to and correction of Personal Data held by Us about them and We will grant that access to and correct the Personal Data as requested by an Insured Person unless there is an applicable exemption under the PDPO under which We may refuse to do so. An Insured Person may also request Us to inform them of the type of Personal Data held by Us about them.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer
39th Floor, One Taikoo Place,
979 King's Road,
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

A request to obtain access or correction will be considered within forty (40) days of Our receipt of the request. We will not charge an Insured Person for lodging a request for access to their Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

SPECIMEN