

GINSURE ONLINE SHOPPING PROTECT
GROUP POLICY

CHUBB®

Group Policy Number :

GINSURE ONLINE SHOPPING PROTECT Group Policy

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PLEASE READ THIS POLICY

Please review this Group Policy and return immediately to Insurance Company of North America (a Chubb Company), hereinafter called the "Company", if any errors are found.

SECTION 1 – INSURING AGREEMENT

In consideration of the statements in the policy application, which shall be the basis of this contract and whose original copy or proof is filed with the Company, and made a part of this Group Policy, upon the payment of premium and subject to all the exclusions, provisions and other terms of this Group Policy, the Company hereby insures the persons named, hereinafter called the "Insured", against loss indicated as covered in the Policy Schedule occurring during the term of this Group Policy.

IN WITNESS WHEREOF, the Company has caused this Group Policy to be executed and commenced on the Effective Date stated in the Policy Schedule, provided that no insurance shall be in force unless the Policy Schedule is signed by an authorized representative of the Company.

**Insurance Company of North America
A Chubb Company**

Authorized Signatory

(The Insurance Commission of the Philippines, with offices in Manila, Cebu, and Davao, is the government office in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. It is ready at all times to render assistance in settling any controversy between an Insurance Company and an Insured relating to insurance matter.)

SECTION 2 – ELIGIBILITY

To be eligible for cover, the Insured must be a Philippine Resident and between the ages of eighteen (18) years and eighty (80) years on the Effective Date of the Group Policy.

SECTION 3 – DEFINITIONS

The following terms when used with capital letters in this Group Policy shall have the meaning set forth below:

1. **Accident or Accidental** means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Insured. The word Accidental shall be construed accordingly.
2. **Accidental Damage** means sudden, unforeseen, unexpected or unintentional external forces, including dropping, fire and water contact, causing destruction to the Insured's Eligible Item which prevents its correct operation.
3. **Benefit Amount** means the benefit amount payable by the Company as stated in the Policy Schedule.
4. **Company** means Insurance Company of North America (a Chubb Company).
5. **Collectible** means an item worth far more than it was initially sold for because of its rarity and/or popularity.
6. **Confirmation of Cover** shall mean the document in PDF copy issued by the Company to the Insured which describes in general the insurance protection to which the Insured is entitled to under the Group Policy. The Confirmation of Cover will be sent to the Insured's registered email address using the platform of the Company or the Policyholder. Any Confirmation of Cover in effect when the Group Policy is cancelled, non-renewed or otherwise terminated shall continue to be in effect for the period of coverage specified in the Confirmation of Cover.
7. **Day or Days** means calendar days.
8. **Eligible Item(s)** means any item(s) subject to minimum purchase price amount as stated in the Policy Schedule/Confirmation Cover and:
 - a) New and has not been used when purchased;
 - b) Not counterfeit or fake goods;
 - c) Not perishable goods;
 - d) Not stocks, shares, bonds, currencies or digital assets;
 - e) Not confiscated or illegally declared by any government, customs or public body;
 - f) Not animals, livestock or living plants;
 - g) Not jewelry over PHP5,000.00, watches over PHP5,000.00, precious metals/gemstones, firearms, art, antiques or Collectible items;
 - h) Not electronic items and equipment over such PHP amount as stated in the Policy Schedule/Confirmation of Cover, including but not limited to, personal stereos, computers/laptops or computer-related equipment (and software), and mobile phones and their accessories;
 - i) Not cash or its equivalent, traveller's cheques or tickets;
 - j) Not classified as real estate;
 - k) Not motor vehicles, motorcycles/scooters, watercraft or aircraft and any equipment and/or parts necessary for their operation;
 - l) Not subscription-based where Insured is paying a monthly fee for the services such as but not limited to Netflix, Spotify, YouTube, learning services, cleaning services, and the like; or
 - m) Not concert tickets.
9. **Effective Date** means the date on which this Group Policy commences as stated in the Policy Schedule.

10. **Electronic transaction** means the online purchase of Eligible Item(s) via an Eligible Payment Method.
11. **Eligible Payment Method** means the use of an account, credit card or mobile/e-wallet issued by the Policyholder under the name of the Insured.
12. **Expiry Date** means the date on which insurance under this Group Policy expires or ends as stated in the Policy Schedule.
13. **Family** means the Insured's spouse, parents, children, brothers and sisters including stepbrothers, stepsisters and children who permanently reside with the Insured at the address registered with the Company.
14. **Group Policy** means this policy wording, the policy application, the Policy Schedule and the Confirmation of Cover describing the insurance contract between the Policyholder and the Company. It shall also include, after this Group Policy has taken effect, any amendment, rider, clause, warranty, endorsement or any other document attached to this Group Policy and which has been endorsed by an executive officer of the Company and countersigned by the Policyholder.
15. **Insured** means the online customer who has an Eligible Item paid for outright in a single transaction and full payment through the Eligible Payment Method.
16. **Malicious Damage** means intentional or deliberate damage caused by a third party, not including the Insured.
17. **Mass cyber-attack** means an act intended to affect multiple persons due to any kind of single system-wide failure, malware, theft, misuse, mishandling and/or data hack of any data and/or databases and/or other forms of storage under the control of private and public sector organisations for which they are responsible and/or liable and/or have relevant corporate insurance protection in place.
18. **Pair or Set** means a number Eligible Items used together or associated as being similar or complementary.
19. **Period of Insurance** means the period of time between the Effective Date and the Expiry Date as shown in the Confirmation of Cover, and for which cover applies under the Group Policy.
20. **Philippine Resident** means a Filipino citizen or a Philippine permanent resident.
21. **Perishable goods** mean products that deteriorate over time because of their environment. Common examples include but are not limited to food, perfume, medicine, pharmaceutical products, cosmetics and chemicals.
22. **Policyholder** means the policy owner of this Group Policy.
23. **Policy Schedule** means the relevant policy schedule attached to this Group Policy issued by the Company to the Policyholder.
24. **Public Place** means but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches and any place that is accessible by the public.
25. **Retailer or Seller** means a trade registered company that sells goods directly to consumers in online retail or virtual stores.
26. **Replacement Cost** means the cost of replacing or repairing of the Eligible Item.
27. **Unattended** means when an Insured does not have possessions and not under the Insured observation and within the Insured reach and/or Insured possessions can be taken without the Insured being able to prevent them from being taken.

28. **Theft/Stolen** means taking of the Insured property without your permission with the intention of permanently depriving the Insured of it.
29. **Third Party** means anyone other than the Insured.

SECTION 4 – BENEFITS

A: Purchase Protection

In the event the Insured's Eligible Items are Accidentally damaged or Stolen within sixty (60) days from the date of each purchase of the Eligible items via Electronic Transaction and paid through the Eligible Payment Method for a period of thirty (30) days from the date of initial purchase and payment, the Company will provide indemnification to the Insured. The coverage is limited to the cost of the Eligible Item(s) (excluding delivery and transportation costs) up to the Benefit Amount specified in the Policy Schedule/Confirmation of Cover for each of Period of Insurance in total.

In the event the Insured's Eligible Items are Accidentally damaged:

If the damage happens within sixty (60) days from the date of purchase, then:

1. The Insured must report any claims to the Company as soon as the Insured can and within seven (7) days of the incident occurring.
2. The Insured must disclose to the Company the incident reason arising to the claim.
3. The Insured may be asked to send the damaged Eligible Item(s) to the Company.

In the event the Insured's Eligible Item(s) are Stolen:

If the Eligible Item(s) are Stolen within sixty (60) days from the date of purchase, then:

1. The Insured must report it to the police or relevant authority within forty-eight (48) hours of the incident occurring and obtain a police report for use in support of his/her claim.
2. The Insured must report any claims to the Company as soon as the Insured can and within seven (7) days of the incident occurring.
3. The Insured must disclose to the Company the incident reason arising to the claim.

Claims eligibility conditions:

1. The Insured's Eligible item(s) must be paid in full and not on store credit or finance/leasing options.
2. In the event of a claim, the Insured must provide the Company with copies of invoices and/or receipts relating to the Eligible Item(s) verifying the items were purchased and paid via Electronic Transaction(s) and the Insured must also provide the Company with the damaged Eligible Item(s).
3. The value of the claim must exceed the amount as stated in the Policy Schedule/Confirmation of Cover to be considered valid.

Subject to meeting the claim eligibility conditions detailed above, at Company's discretion the Company will repair/replace the Eligible Item(s) up to the Benefit Amount specified in the Policy Schedule/Confirmation of Cover for each of Period of Insurance in total. If the Eligible Item is part of a pair or set, then the claim will be settled for the pair or set unless the item can be used individually or replaced/repared individually. If it is not possible to repair/replace the Eligible Item, at the Company's discretion the Company will reimburse the Insured with the replacement amount not exceeding the original purchase price of the Eligible Item(s) and up to the maximum benefit payable for this cover as specified in the Policy Schedule, whichever is lesser.

If the Eligible Item needs to be replaced, then:

- I. It will not exceed the original purchase price and/or the maximum benefit payable for this cover as specified in the Policy Schedule.
- II. The Company will make every effort to replace Eligible Item with one of the same brand, model, specification, and colour, but this cannot be guaranteed, nor can we guarantee to replace limited or special edition items.
- III. Where applicable this cover is not 'new for old' at Company's discretion. If a replacement can be sourced in the refurbished market with a similar item, then this will be considered first to settle the Insured's claim.

Exclusions Applicable under this Section:

This Group Policy will not pay any benefit for:

- a) items not classed as an Eligible Item;
- b) any claims filed after seven (7) days from the date of occurrence of theft or accidental damage of the purchased Eligible Item(s);
- c) loss of Eligible Item(s);
- d) any claim for malicious damage which was caused by the Insured or his/her immediate Family;
- e) Stolen Eligible Item(s) not reported to the police within forty-eight (48) hours of occurrence of the Theft and where a written police report has not been obtained;
- f) Theft of Eligible Item(s) which are left unattended in a Public Place;
- g) normal wear and tear to Eligible Item(s);
- h) second hand/used goods;
- i) damage to Eligible item(s) caused by product defects or product recalls that are covered by manufacturer's warranty;
- j) Theft or damage to Eligible Item(s) in a vehicle where the items are on view regardless of if the vehicle is locked or unlocked;
- k) confiscation or destruction by any government, customs or public body;
- l) damage due to any modifications that have been made to the Eligible Item(s) after purchase; or
- m) goods purchased from a natural person through a private transaction.

B: Buyer Protection

In the event the Insured's Eligible Item purchased via Electronic Transaction and paid through Eligible Payment Method does not arrive or does not match the Seller's description and condition, including damage during transit, the Company will provide indemnification to the Insured. The coverage is limited to the cost of the Eligible Item (excluding delivery and transportation costs) up to the Benefit Amount specified in the Policy Schedule/Confirmation of Cover for each Period of Insurance in total.

In the event the Insured Eligible item does not arrive:

1. The Insured must in the first instance contact the Seller to address the issue and be provided with an update on the delivery information, proof of postage and any tracking information.
2. If the Insured is still not satisfied by the Seller's response and has not been offered a refund within sixty (60) days from date of purchase of the Eligible Item, then the Insured will have thirty (30) days from this point to report the claim and the Company will review all the evidence and determine if the claim is valid. The Insured must provide the following evidence, such as but not limited to:
 - a. a description of the Eligible Item purchased;
 - b. where the Insured purchased the Eligible Item and details about the Seller; and
 - c. evidence the Insured has gathered from his/her initial investigation by contacting the Seller.

If the Insured is unable to contact the Seller, the Insured will need to report it to the police or the relevant local authority, to reserve the Insured's rights of a refund against the Seller.

In the event the Insured's Eligible Item(s) is not described correctly or is damaged when it arrives:

1. The Insured must in the first instance contact the Seller to address the issue that the Eligible Item does not match the description or condition stated when purchasing the Eligible Item. The Seller's solution can either be a return at the Seller's expense, or a replacement or refund.
2. If the Eligible Item is damaged during transit, then the Insured must in the first instance contact the Seller to address the issue and offer a solution, such as calling the courier company to report the damage and accepting a return at the Seller's expense or offering a replacement or refund.
3. If the Insured is still not satisfied by the Seller's response and has not been offered a solution to the Insured's satisfaction within sixty (60) days from date of purchase of the Eligible Item, then the Insured will have thirty (30) days from this point to report the claim and the Company will review all the evidence and determine if the claim is valid. The Insured must provide the following evidence, such as but not limited to:
 - a. a description of the Eligible Item detailed by the Seller at the time of the purchase;
 - b. information of what the Insured deems to be wrong with the Eligible Item when he/she received it;
 - c. details of where and when the Insured purchased the Eligible Item and details about the Seller; and
 - d. evidence the Insured has gathered from his/her initial investigation by contacting the Seller.

Claim eligibility conditions:

1. The Insured's Eligible Item(s) must be paid in full and not on store credit or finance/leasing options.
2. In the event of a claim, the Insured must provide the Company with copies of invoices and/or receipts relating to the Eligible Item(s) to verify the items were purchased via Electronic transaction(s) and paid by by Eligible Payment Method and the Insured must also provide the Company with the damaged Eligible Item(s) or receipt as proof of mailing/shipping.
3. The value of the claim must exceed the amount as stated in the Policy Schedule/Confirmation of Cover to be considered valid.

Subject to meeting the claim eligibility conditions detailed above, at Company's discretion, the Company will repair/replace the Eligible Item(s) up to the Benefit Amount specified in the Policy Schedule for each of Period of Insurance in total. If the Eligible Item(s) is part of a Pair or Set, then the claim will be settled for the Pair or Set unless the item can be used individually or replaced/repared individually. If it is not possible to repair/replace the Eligible Item(s), at Company's discretion We will reimburse the Insured with the replacement amount not exceeding the original purchase price of the Eligible Item(s) and up to the maximum benefit payable for this cover as specified in the Policy Schedule, whichever is lesser.

If the Eligible Item(s) needs to be replaced, then:

- I. it will not exceed the original purchase price and/or the maximum benefit payable for this cover as specified in the Policy Schedule.
- II. The Company will make every effort to replace the Insured's Eligible Item(s) with one of the same brand, model, specification, and colour, but this cannot be guaranteed, nor can we guarantee to replace limited or special edition items.
- III. where applicable this cover is not 'new for old' at Company's discretion. If a replacement can be sourced in the refurbished market with a similar item, then this will be considered first to settle the Insured claim.

Exclusions Applicable under this Section:

This Group Policy will not apply:

- a) for items not classed as Eligible Item(s).
- b) if the Seller has accurately described the Eligible Item(s) and the condition it is in, but the Insured is not happy with it or regret the purchase.
- c) if the Eligible Item(s) is lost.
- d) if the Eligible Item(s) is Stolen.

- e) if the Eligible Item(s) is sent to another address other than the address stated on the delivery note.

SECTION 5 – GENERAL EXCLUSIONS

This Group Policy does not provide cover for losses which are recoverable from any other sources such as, but not limited to the Insured's bank, his/her payment card provider, third party payment platforms and the like, or arising from:

1. Any incident prior to the start date of the Insured's insurance cover or after the cancellation;
2. Any loss before or after the incident, if the Insured has wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to the Company;
3. Loss resulting from war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority; or
4. Potential Mass cyber-attack.

Exclusions Applicable to Both Benefit A and Benefit B

Sanctions Exclusions Applicable to this Group Policy

This Group Policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

The Company is a branch of a US company and Chubb Limited, a NYSE listed company. Consequently, the Company is subject to certain US laws and regulations in addition to EU, UN and local sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

SECTION 6 – GENERAL CONDITIONS

Territorial Limit

This Group Policy insures the Insured twenty-four (24) hours a day anywhere in the world.

Enrolment Declaration

The declaration of enrolled eligible Insureds submitted by the Policyholder to the Company via SFTP (Secure Fire Transfer Protocol).

Breach of Conditions

If the Policyholder or the Insured is in breach of any of the conditions or provisions of this Group Policy (including a claims condition), the Company may decline to pay a claim, to the extent permitted by law.

Conditions Precedent to Liability

The Company's liability for any benefit under this Group Policy is conditional upon the:

- (i) truth of the statements and information as provided to the Company by the Policyholder and all Insured(s); and
- (ii) due observance and fulfilment of the terms and conditions of this Group Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured(s).

Premium Payment

This Group Policy shall not be valid and binding unless and until the premium has been paid.

Grace Period

A grace period of thirty-one (31) days will be granted for the payment of each premium falling due after the first premium during which time this Group Policy shall continue in force, unless this Group Policy has been cancelled, terminated or has not been renewed in accordance with the provisions of this Group Policy. However, if loss occurs within the Grace Period for which the Company shall be obligated to pay benefits under this Group Policy, any premium then due and unpaid will be deducted in settlement.

Due Diligence

The Insured will exercise due diligence in doing all things to avoid or reduce any loss under this Group Policy.

Claim Forms

Upon receipt of a notice of claim, the Company will furnish to the claimant such forms usually required by it for filing proofs of loss. If such forms are not furnished within fifteen (15) days from receipt of such notice of claim, the claimant shall be deemed to have complied with the requirements of this Group Policy, as to proof of loss, upon submitting, within the time fixed in this Group Policy for filing proof of loss, written proof covering the occurrence, the character and extent of the loss for which the claim is made. All certificates, information and evidence, other than the usual claim forms, which the Company may reasonably require in support of a claim, shall be furnished by the Insured.

Online Claims Portal

The claimant may lodge a notice of claim using the Company's online claims portal at <https://www.chubbclaims.com/ace/ph-en/welcome.aspx>

Proof of Loss

Written proof of loss including the original receipts, invoices and all other relevant documents must be furnished to the Company within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

Time of Payment of Claim

Indemnities payable under this Group Policy will be paid within thirty (30) days after receipt by the Company of due written proof of such loss and after ascertainment of the loss is made by the agreement between the Company and the Insured or by arbitration; but if such ascertainment is not made within sixty (60) days after such receipt by the Company of the proof of loss, then the loss shall be paid within ninety (90) days after such receipt. Refusal or failure to pay the loss within the periods prescribed herein will entitle the Insured to collect interest on the proceeds of the Group Policy for the duration of the delay at the rate of twice the ceiling prescribed by the Monetary Board, unless such refusal or failure to pay is based on the ground that the claim is fraudulent.

Making Claims after this Group Policy is Cancelled

If this Group Policy is cancelled, this does not affect the Insured's rights to make a claim under this Group Policy if the event occurred before the date of cancellation.

Fraudulent Claims

If any claim under this Group Policy is fraudulent or if the Insured or anyone on the Insured's behalf used any fraudulent means or devices to obtain benefit under this Group Policy, the Company shall have no liability in respect of such fraudulent claim and shall be entitled to terminate this Group Policy immediately.

Fraud Warning

Section 251 of the Amended Insurance Code imposes a fine not exceeding twice the amount claimed and/or imprisonment of two (2) years, or both, at the discretion of the court, to any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and who fraudulently prepares, makes or subscribes any writing with intent to present or use the same, or to allow it to be presented in support of any claim.

Right to Return

In the event the Policyholder/Insured is not satisfied with this Group Policy/individual insurance cover for any reason, the Policyholder/Insured may cancel this Group Policy/Confirmation of Cover by advising the Company in writing within seven (7) days after receipt of this Group Policy/Confirmation of Cover. Any premium paid will be refunded during this period. The Policyholder/Insured will not be entitled to a refund if an Insured has made a claim during this period.

Termination of Individual Cover

Cover under this Group Policy will terminate upon reaching the maximum Benefit Amount stated in the Policy Schedule/Confirmation of Cover.

Cancellation

This Group Policy shall not be cancelled by the Company except upon prior written notice thereto to the Policyholder, and no notice of cancellation shall be effective unless it is based on the occurrence, after the Effective Date of this Group Policy, of one or more of the following:

- a) non-payment of premium;
- b) conviction of the Insured of a crime arising out of acts increasing the hazards insured against;
- c) discovery of fraud or material misrepresentation;
- d) discovery of wilful or reckless acts of omissions increasing the hazards insured against;
- e) physical changes in the property insured which result in the property becoming uninsurable;
- f) discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured; or
- g) a determination by the Insurance Commissioner that the continuation of this Group Policy would violate or would place the company in violation of the Insurance Code.

All notices of cancellation shall be in writing, mailed or delivered to the Policyholder at the address shown on the Policy Schedule and shall state (i) which of the grounds set forth in this provision is relied upon, and (ii) that, upon written request of the Policyholder, the Company will furnish the facts on which the cancellation is based.

The Policyholder shall inform the Insureds of the impending cancellation of this Group Policy by the Company upon its receipt of the notice.

Clerical Error

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

Complying with Policy Conditions

The due observance and fulfillment of the terms of this Group Policy insofar as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the policy application and of evidence required from the Insured in connection with this Group Policy shall be conditions precedent to any liability of the Company to give any payment due under this Group Policy.

Renewal Conditions

This Group Policy may be renewed for further consecutive periods by the payment of premium on the Effective Date of the renewal at the Company's premium rate in force at the time of renewal, subject to its right to decline renewal of this Group Policy on any anniversary date of the Group Policy upon giving forty-five (45) days prior written notice, mailed or delivered to the Policyholder at the address shown in this Group Policy, of the Company's intention not to renew this Group Policy, or to condition its renewal upon reduction of limits or elimination of coverages. The Company's acceptance of premium shall constitute its consent to renew. Unless renewed as herein provided, this Group Policy shall terminate at the expiration of the grace period for which premium has not been paid.

Entire Contract

This Group Policy, including endorsements and attached papers of which the descriptive title is mentioned in this Group Policy, if any, the policy application on file with the Company or attached herewith, the Policy Schedule and the Confirmation of Cover, constitute the entire contract of insurance. No change in this Group Policy shall be valid until approved by an authorized executive officer of the Company and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this Group Policy or to waive any of its provisions. None of the provisions, conditions and terms of this Group Policy shall be waived or altered except in accordance with the pertinent provisions of Section 50 of the Amended Insurance Code.

Any rider, clause, warranty or endorsement issued after the Effective Date of this Group Policy shall be countersigned by the Policyholder, which countersignature shall be taken as the Policyholder's agreement to the contents of such rider, clause, warranty or endorsement.

Governing Law

This Group Policy shall be governed by and interpreted in accordance with the laws of the Philippines.

Mediation

In the event of any controversy or claim arising out of or relating to this Group Policy, or a breach hereof, the Company and the Policyholder/Insured shall first endeavor to amicably settle the matter by mediation administered by the Insurance Commission or any recognized institution under the Mediation Rules, before resorting to arbitration, litigation or some other alternative dispute resolution procedure.

Legal Action

Unless the claim has been denied, no action or suit shall be brought either to the Insurance Commission or any court of competent jurisdiction to recover on this Group Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Group Policy. In any event, no legal action shall be brought after the expiration of one year from notice of the denial of the claim.

Civil Code 1250 Waiver Clause

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads:

"In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment."

shall not apply in determining the extent of liability under the provisions of this Group Policy.

Availability of the Group Policy

This Group Policy shall be kept in the main office of the Policyholder in the custody of its authorized officer and shall be available at the Policyholder's website. This Group Policy shall be available to the Insured for inspection during the regular office hours of the Policyholder.

Privacy Statement

In this Privacy Statement “We”, “Our” and “Us” means Insurance Company of North America (a Chubb Company). This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle the Insured’s personal information, which may include sensitive personal information. Our Privacy Policy may change from time to time and where this occurs, the updated version will be posted to Our website.

Why We Collect the Insured’s Personal Information

The primary purpose for Our collection and use of the personal information of the Insured is to enable Us to provide Our services (e.g. policy administration, inquiries, claims processing).

How We Obtain the Insured’s Personal Information

We collect personal Information (which may include sensitive personal information) at various points including but not limited to when We are issuing, changing or renewing an insurance policy or cover with Us or when We are processing a claim. Personal information is usually obtained directly from the Insured or through an insurance intermediary or a group policyholder. Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party, We use that information on the basis that the Insured consented or would reasonably expect Us to collect the Insured’s personal information in this way. We take reasonable steps to ensure that the Insured has been made aware of how We handle his/her personal information.

How We Disclose the Insured’s Personal Information

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centers). In some circumstances, in order to provide Our services, We may need to transfer personal information to other entities within the Chubb group of companies or third parties with whom We (or the Chubb Group of Companies) have subcontracted to provide a specific service for Us, which may be located outside of the Philippines. These entities and their locations may change from time to time. Please contact Us, if you would like a full list of the countries in which these third parties are located. In the circumstances where We disclose personal information to the Chubb Group of Companies, third parties outside the Philippines, We take steps to protect personal information against unauthorized disclosure, misuse or loss.

Where access to Our products has been facilitated through a third party (e.g. insurance broker) We may also share Your information with that third party.

Access to and Correction of the Insured’s Personal Information

If the Insured would like to request access to, update or correct the personal information held by Us, please contact Our Data Protection Officer.

How to Make a Complaint

In case of a complaint, please contact:

Data Protection Officer
Insurance Company of North America (a Chubb Company)
24th Floor Zuellig Building
Makati Avenue corner Paseo de Roxas
Makati City 1226, Philippines
E-mail DPO.PH@chubb.com

Contact Us

Insurance Company of North America
A Chubb Company
24th Floor Zuellig Building
Makati Avenue corner Paseo de Roxas
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About Chubb in the Philippines

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 70 years. Chubb in the Philippines is a branch of Insurance Company of North America, which has been assigned a financial rating of AA by Standard & Poor's. The company provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. It leverages global expertise and local acumen to tailor solutions to mitigate clients' risks. With a focus on building strong relationships with its clients by offering responsive service, Chubb in the Philippines has become one of the leading providers of Specialty Personal Lines, Accident & Health insurance through direct marketing.

More information can be found at www.chubb.com/ph

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