



GLOBE GADGET CARE PROGRAM TERMS AND CONDITIONS

- I. These Globe Gadget Care Program Terms and Conditions ("Terms and Conditions") supplement the provisions of the Subscription Agreement ("SA") of the Globe Postpaid Plan and Globe Platinum Plan.
- I. The Globe Gadget Care Program ("Program"), which refers to the Globe Gadget Care for Postpaid Subscribers Group Policy and Globe Gadget Care Program Line Only Group Policy issued to Globe Telecom, Inc. ("Globe") underwritten by Insurance Company of North America, a Chubb Company ("Chubb"), shall be available to the Subscribers of any Globe Postpaid Plan and Globe Platinum Plan.
- I. These Terms and Conditions are:
- A. Subscribers enrolling under the Program shall be bound by the terms and conditions of the relevant group policy under the Globe Gadget Care Program.
 - B. Subscribers must be at least eighteen (18) and not more than seventy (70) years old to be eligible to enroll under the Program.
 - C. Subscribers may enroll for (a) Accidental Damage and Theft Benefits with Free Bill Protect Rider ("Comprehensive Plan") for each new gadget issued by Globe under a newly activated Globe Postpaid Plan, or (b) Accidental Damage Benefit only ("Standalone Plan") for Globe-approved gadget,
 - D. Enrollment to the Program is gadget-specific and not transferrable to another Subscriber.
 - E. Once enrolled in a particular insurance plan, the Subscriber shall not be allowed to shift to the other plan. In the event of voluntary cancellation from the Comprehensive Plan, the Subscriber may be allowed to re-enroll under the Standalone Plan subject to approval by Globe.
 - F. Upon enrollment to the Program, the Subscriber shall pay the monthly insurance premium due corresponding to the insurance plan availed of and will continue monthly thereafter upon payment of premium. Subscriber may cancel his insurance plan through SMS by sending the following to 8080:

Gadget Care Variant	Opt-out Keyword
Gadget Care 89	GADGETCARE 89 OFF
Gadget Care 179	GADGETCARE 179 OFF
Gadget Care 299	GADGETCARE 299 OFF
Gadget Care 399	GADGETCARE 399 OFF
Gadget Care Voluntary 199	GADGETCARE VOLUNTARY 199 OFF
Gadget Care Voluntary 299	GADGETCARE VOLUNTARY 299 OFF

- G. The insurance premium will be charged to the Subscriber's monthly postpaid bill and will be billed thirty (30) days after the date of enrollment. The insurance premium will not be pro-rated even if Subscriber opts out or terminates the insurance plan prior to the expiration of the 30-day period, and no refund shall be given to the Subscriber in the event of opt-out or termination.
- H. The Subscriber acknowledges and agrees that it is Chubb that will facilitate and fulfill all inquiries relating to his/her relevant insurance plan, claims and gadget replacement requirements. Subject to the provisions and requirements of the group mobile phone insurance policy mentioned in clause A above, the following must be adhered to by the Subscriber in the event of claims:
 - i. The Subscriber agrees that the replacement gadget to be provided under the Program will be locked-in to the Globe network.
 - ii. The Subscriber's excess/participation fee and any outstanding Globe account balance shall be settled before any replacement gadget is provided to the Subscriber.
 - iii. Specific to the Standalone Plan, the Subscriber's right to avail of the benefits thereon shall accrue only thirty (30) days following the enrollment by the Subscriber in the Program.
 - iv. Specific to the Bill Protect Rider included in the Comprehensive Insurance Plan, the Subscriber acknowledges and understands the benefit amount shall be used in the settlement of any outstanding balance on the relevant Globe Postpaid Plan up to the maximum benefit and the excess benefit, if any, shall be paid to the Subscriber.
- I. The Replacement unit shall be with the same model or one with similar specifications, which may be by way of Refurbished Equipment. Refurbished Equipment shall mean the equipment that was previously used that has been restored to like-new working conditions. Internal components within the refurbished equipment are replaced as new and it will perform like a brand new product.
- J. Globe may recommend to Chubb the termination of the insurance plan obtained under this Program in the event of fraud on the part of the Subscriber.
- K. Chubb shall not be liable in respect of any damage to, or loss of, gadget caused by or attributable to:
 - i. Theft of gadget left Unattended in a public place or a place to which the public had access at the time of the Theft;
 - ii. Theft, attempted Theft or malicious Damage not reported to the police within seven (7) days of discovery;
 - iii. Theft of gadget not reported to Chubb and Globe within seven (7) days of discovery;
 - iv. Any process of cleaning, servicing, inspection, maintenance, adjustment or repair not authorized by Chubb;
 - v. Theft, if the gadget is left Unattended in a motor vehicle, unless the vehicle is locked and all the security systems are activated and all reasonable care has been taken to conceal the Equipment in the locked boot or locked glove compartment;
 - vi. Theft if the gadget is left Unattended and stolen from any soft top or open-sided vehicle;
 - vii. Theft occurring at a school, whilst in the possession of an Insured User who is a child of the Insured under eighteen (18) years of age at the time of the Theft;
 - viii. Mysterious disappearance of the gadget where the disappearance of the gadget cannot be explained and no circumstance or incident of Theft is able to be specifically identified by an Insured User; or
 - ix. Any Damage caused by breach of the manufacturer's operating or guidance instructions.
- L. The complete Policy Wording, exclusions and further information on the Globe Gadget Care Program are available on the Globe website www.globe.com.ph/gadgetcare or on the Chubb website <https://www2.chubb.com/ph-en/>.
- M. In the event of conflict or inconsistency between these Terms and Conditions and the provisions of the SA of the Globe Postpaid Plan, the provisions of these Terms and Conditions shall prevail subject to the terms and conditions of the Globe Gadget Care for Postpaid Subscribers Group Policy and Globe Gadget Care Program Line Only Group Policy.