Important Notices to the Applicant

Statement pursuant to Section 25 (5) of the Insurance Act (Cap. 142) (or any subsequent amendments thereof) - You are to disclose in this Proposal Form fully and faithfully all facts which you know or ought to know, otherwise the policy issued hereunder may be void.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer’s decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the Insurer.

It is important that all information contained in this proposal is understood by you and is correct, as you will be bound by your answers and by the information provided by you in this proposal. You should obtain advice before you sign this proposal if you do not properly understand any part of it.

Your duty of disclosure continues after the proposal has been completed up until the contract of insurance is entered into.

Non-Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to void the contract from its beginning.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning, to retain any premium that you have paid for this contract of insurance.

Change of Risk or Circumstances

You should advise the Insurer as soon as practicable of any change to your normal business as disclosed in the proposal, such as changes in location, acquisitions and new overseas activities.

Subrogation

Where you have agreed with another person or company, who would otherwise be liable to compensate you for any loss or damage which is covered by the policy, that you will not seek to recover such loss or damage from that person, the Insurer will not cover you, to the extent permitted by law, for such loss or damage.
Instructions to the Applicant

A. Before completing this section, please read the important notices starting on page 1.
B. This proposal must be completed, signed and dated by a Principal, Partner or Director.
C. You must answer all the questions in this form. If a question is not applicable, state “N/A”. If more space is required to answer a question, continue on your letterhead.
D. If you are a new business, use the projected figures from your business plan.
E. If you have any questions concerning this proposal, please contact your insurance broker or adviser to discuss.

Application for Insurance Cover

<table>
<thead>
<tr>
<th>Period of Insurance</th>
<th>From DD / MM / YYYY</th>
<th>To DD / MM / YYYY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limit of Insurance Required</td>
<td>Option 1 SGD ______________</td>
<td>Option 2 SGD ______________</td>
</tr>
<tr>
<td>Excess / Deductible Requested</td>
<td>Option 1 SGD ______________</td>
<td>Option 2 SGD ______________</td>
</tr>
</tbody>
</table>

- Are you requesting cover for Fraud & Dishonesty? ☐ Yes ☐ No
- Are you requesting cover for Principals’ Previous Business? ☐ Yes ☐ No

1. Details of Applicant

1.1. Names and Company Registration Numbers of all firms applying to be covered under this insurance (Referred to as “You” in the rest of this form)

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

1.2. Has your name ever been changed, or have you purchased or merged with any other practice or business? ☐ Yes ☐ No

If Yes, please attach details.

1.3. What is your address?

________________________________________________________________________________________________________

________________________________________________________________________________________________________

Postal Code ____________________________

1.4. What is your website address?

________________________________________________________________________________________________________

1.5. When was your firm established? ___________ (day) ___________ (month) ___________ (year)
1.6. What is the breakdown of the number of your staff by nature of work?

<table>
<thead>
<tr>
<th>Category of Staff</th>
<th>Number</th>
<th>Nature of Work</th>
</tr>
</thead>
</table>

1.7. Which are the foreign countries where you provide your services, and how many staff are located in each?

<table>
<thead>
<tr>
<th>Country</th>
<th>Number of Staff</th>
<th>Country</th>
<th>Number of Staff</th>
</tr>
</thead>
</table>

1.8. What are the qualifications of your Principals, Partners, Directors or other key professional personnel?

<table>
<thead>
<tr>
<th>Name</th>
<th>Qualifications</th>
<th>Years in the Industry</th>
<th>Years as Principal, Partner or Director</th>
</tr>
</thead>
</table>

1.9. If you have only one Principal, what arrangements do you have in place to ensure continuity of business when that Principal is travelling, on leave, ill or away from the office?

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________
1.10. Who are your major shareholders?

<table>
<thead>
<tr>
<th>Name</th>
<th>Percentage shareholding</th>
</tr>
</thead>
</table>

---

2. Details of Business

2.1. What percentage of your revenues is from:

<table>
<thead>
<tr>
<th>Type of work</th>
<th>%</th>
<th>Type of work</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Publishing</td>
<td></td>
<td>Public relations consultancy</td>
<td></td>
</tr>
<tr>
<td>Broadcasting</td>
<td></td>
<td>Graphic design</td>
<td></td>
</tr>
<tr>
<td>Printing</td>
<td></td>
<td>Event management</td>
<td></td>
</tr>
<tr>
<td>Film &amp; media production</td>
<td></td>
<td>Others (specify)</td>
<td></td>
</tr>
<tr>
<td>Advertising agency</td>
<td></td>
<td>Total</td>
<td>100%</td>
</tr>
<tr>
<td>Marketing research &amp; consultancy</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.2. For consultancy work, what is the specific scope of work done or advice given?

______________________________

______________________________

2.3. Do you engage in any other professional or business activities other than what is described in this section 2?  ☐ Yes  ☐ No

If Yes, please attach details of the type of work and the fee income from these other activities.

2.4. Are you or any of your Principals, Partners or Directors connected or associated with any other practice or business?  ☐ Yes  ☐ No

If Yes, please attach details.

3. Financial Details

3.1. When does your Financial Year end? ________________________ (day) ________________________ (month)

3.2. What is your total turnover or fee income for the:

<table>
<thead>
<tr>
<th>Year</th>
<th>Singapore</th>
<th>Foreign</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coming year (est.)</td>
<td>SGD</td>
<td>SGD</td>
<td>SGD</td>
</tr>
<tr>
<td>Current year (est.)</td>
<td>SGD</td>
<td>SGD</td>
<td>SGD</td>
</tr>
<tr>
<td>Past year</td>
<td>SGD</td>
<td>SGD</td>
<td>SGD</td>
</tr>
</tbody>
</table>
3.3. What percentage of your fee income is derived from work in:

<table>
<thead>
<tr>
<th></th>
<th>Singapore (%)</th>
<th>Other Asia (%)</th>
<th>Australia / NZ (%)</th>
<th>Europe (%)</th>
<th>USA / Canada (%)</th>
<th>Others (%)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

3.4. What are your five largest projects or contracts during the past five years?

<table>
<thead>
<tr>
<th>Client name</th>
<th>Service performed</th>
<th>Location</th>
<th>Fees (SGD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Publishing Section

4.1. What percentage of your publishing turnover is from:

<table>
<thead>
<tr>
<th>Type of work</th>
<th>%</th>
<th>Type of work</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Publishing</td>
<td></td>
<td>Subsidiary rights</td>
<td></td>
</tr>
<tr>
<td>Distribution</td>
<td></td>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.2. What percentage of your professional services is subcontracted to others?

<table>
<thead>
<tr>
<th>Type of work</th>
<th>%</th>
<th>Type of work</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspapers</td>
<td></td>
<td>Fiction</td>
<td></td>
</tr>
<tr>
<td>Current affairs &amp; politics</td>
<td></td>
<td>History &amp; social sciences</td>
<td></td>
</tr>
<tr>
<td>Business, finance &amp; investments</td>
<td></td>
<td>Entertainment, leisure &amp; hobbies</td>
<td></td>
</tr>
<tr>
<td>Biographies &amp; autobiographies</td>
<td></td>
<td>Religion</td>
<td></td>
</tr>
<tr>
<td>Professional, technical &amp; scientific</td>
<td></td>
<td>Others (specify):</td>
<td></td>
</tr>
<tr>
<td>Educational</td>
<td></td>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.3. For newspapers and periodicals, attach details of the titles published by you as follows:
- Name of publication
- Type of publication (magazine, newspaper, journal etc.)
- Type of content (current affairs, entertainment, music, etc.)
- Frequency
- Territories where the publication is distributed
- Circulation
- Whether the publication is placed on the internet / world wide web

4.4. What standard procedures do you have in place to check the accuracy, originality or content of work, including title clearance?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
4.5. Is a solicitor consulted in respect of media law? ☐ Yes ☐ No

If No, how do you handle legal compliance?

________________________________________________________________________

________________________________________________________________________

4.6. Are letters to the editor edited or vetted? ☐ Yes ☐ No

4.7. Do you engage in investigative reporting or exposes? If Yes, how do you document your sources of information? ☐ Yes ☐ No

________________________________________________________________________

________________________________________________________________________

4.8. Do you ask for verification that the subcontractor carries professional liability insurance? ☐ Yes ☐ No

4.9. Do you execute written hold harmless or indemnity agreements in favour of your printers for the content of your publications? ☐ Yes ☐ No

4.10. Do you require your advertisers and advertising agents to execute written hold harmless or indemnity agreements in your favour for the content of advertisements? ☐ Yes ☐ No

________________________________________________________________________

________________________________________________________________________

If you answered No to 4.9 or 4.10, how do you protect your interests?

________________________________________________________________________

________________________________________________________________________
5. **Printing Services Section**

5.1. What percentage of your printing revenues is from:

<table>
<thead>
<tr>
<th>Type of work</th>
<th>%</th>
<th>Type of work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspapers</td>
<td></td>
<td>Wedding invitations, calling cards, social announcements</td>
</tr>
<tr>
<td>Magazines &amp; periodicals</td>
<td></td>
<td>Bindery</td>
</tr>
<tr>
<td>Books</td>
<td></td>
<td>Computer graphics</td>
</tr>
<tr>
<td>Forms &amp; stationery</td>
<td></td>
<td>Games of chance e.g. lottery tickets, scratch cards</td>
</tr>
<tr>
<td>Corporate &amp; financial materials e.g.</td>
<td></td>
<td>Discount or rebate coupons</td>
</tr>
<tr>
<td>annual reports, prospectuses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catalogues</td>
<td></td>
<td>Security documents e.g. passports, cheques, certificates</td>
</tr>
<tr>
<td>Directories e.g. Yellow Pages</td>
<td></td>
<td>Others (specify)</td>
</tr>
<tr>
<td>Pamphlets &amp; flyers</td>
<td></td>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

5.2. Do you require your clients to provide you with written hold harmless or indemnity agreements in your favour for the content of publications and printed material?  
☐ Yes  ☐ No

If No, how do you protect your interests?

________________________________________________________
________________________________________________________
________________________________________________________

6. **Broadcasting Section**

6.1. What percentage of your broadcast revenues is from:

<table>
<thead>
<tr>
<th>Type of work</th>
<th>%</th>
<th>Type of work</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Television</td>
<td></td>
<td>Others (specify):</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satellite</td>
<td></td>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>

6.2. What percentage of your broadcast revenues is from:

<table>
<thead>
<tr>
<th>Type of work</th>
<th>%</th>
<th>Type of work</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>News, current affairs &amp; politics</td>
<td></td>
<td>Documentaries &amp; educational</td>
<td></td>
</tr>
<tr>
<td>Investigative &amp; exposes</td>
<td></td>
<td>Cartoons &amp; children’s</td>
<td></td>
</tr>
<tr>
<td>Business, finance &amp; investments</td>
<td></td>
<td>Movies, drama series &amp; sitcoms</td>
<td></td>
</tr>
<tr>
<td>Sports</td>
<td></td>
<td>Others (specify):</td>
<td></td>
</tr>
<tr>
<td>Music</td>
<td></td>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>
6.3. Please attach details of all radio stations owned or operated by you as follows:

- Name of station
- FM frequency
- Location & territories broadcast
- Type of content (e.g. news, music)
- First air date
- Advertising rate

6.4. Please attach details of all television stations or channels owned or operated by you as follows:

- Name of channel
- Location & territories broadcast
- Type of content (e.g. news, movies, sports)
- First air date
- Advertising rate

6.5. What licensing bodies are you a member of?

_________________________________________________________________________
_________________________________________________________________________

6.6. Are your newsmen familiar with current defamation law?  ☐ Yes ☐ No

6.7. Is a solicitor consulted in respect of media law? If No, how do you handle legal compliance?  ☐ Yes ☐ No

_________________________________________________________________________
_________________________________________________________________________

6.8. Do you engage in investigative reporting or exposes? If Yes, how do you document your sources of information?  ☐ Yes ☐ No

_________________________________________________________________________

6.9. Are your “action reports” or similar consumer programmes broadcast or telecast live?  ☐ Yes ☐ No

If Yes, how is broadcast information vetted?

_________________________________________________________________________

6.10. Are talk shows and interview programmes pre-taped or pre-recorded?  ☐ Yes ☐ No

6.11. Do you use a delay device during “call in” or other live audience participation programmes?  ☐ Yes ☐ No
6.12. Do your television stations use “mini-cams”? ☐ Yes ☐ No

6.13. Do you require your sponsors and advertisers to execute written hold harmless or indemnity agreements in your favour for the content of advertisements? ☐ Yes ☐ No

6.14. Do you require independent media producers and content providers to provide you with written hold harmless or indemnity agreements in your favour for the programming they offer?

If you answered No to 6.13 or 6.14, how do you protect your interests?

6.15. Do you require independent media producers and content providers to provide evidence of liability insurance for the content of their programmes? ☐ Yes ☐ No

7. Film & Media Production Section

7.1. Do you produce programmes used by stations you do not own or operate? ☐ Yes ☐ No

7.2. Please attach details of all film & media productions undertaken by you in the past year as follows:

- Title
- Type of content or theme
- Territories where the title is distributed
- Number of episodes
- Programme time

7.3. Do you always obtain the rights for the use of the names or likenesses of any person in your productions from the individuals or their estates or legal representatives? ☐ Yes ☐ No

7.4. Do you always obtain the rights for the use of film clips? ☐ Yes ☐ No

7.5. Do you always obtain the rights for the use of music? ☐ Yes ☐ No

8. Risk Management - for all Applicants

8.1. Do you do any work for related parties or entities? ☐ Yes ☐ No

If Yes, please describe the scope of work done, for whom, and the fee income.

8.2. Do you provide services involving games of chance? ☐ Yes ☐ No

If Yes, please attach a copy of the procedures and controls employed, and complete details of each type of game printed.
8.3. Do you engage in the distribution or redemption of coupons, rebates or other promotional game tickets? ☐ Yes ☐ No

If Yes, please attach details of such work and how you limit your liability.

8.4. Do you engage in the design of logos or trademarks for clients? If Yes, please attach the number designed each year and the procedures you have in place for copyrights and trademarks. ☐ Yes ☐ No

8.5. Do you engage in the obtaining or providing of mailing lists to clients? ☐ Yes ☐ No

8.6. Do you prepare bulk mailings for clients? ☐ Yes ☐ No

8.7. Do you require clients to approve and sign off all proof copies before printing? ☐ Yes ☐ No

8.8. What procedures, processes, check & balances do you have in place to minimise breach of intellectual property rights?

________________________________________________________________________

________________________________________________________________________

8.9. What procedures, processes, check & balances do you have in place to minimise defamation claims?

________________________________________________________________________

________________________________________________________________________

Client Contracts

8.10. Do you execute a written contract, agreement or engagement letter for services with every client? ☐ Yes ☐ No

8.11. Are these client contracts reviewed by a law firm experienced in your profession? ☐ Yes ☐ No

If No, how do you review and approve client contracts?

________________________________________________________________________

________________________________________________________________________

8.12. Do these contracts contain

- Specific description of services that you provide? ☐ Yes ☐ No
- Guarantees or warranties of your services? ☐ Yes ☐ No
- Limitation of your liability to your clients? ☐ Yes ☐ No
- Hold harmless or indemnity agreements to your benefit? ☐ Yes ☐ No
- Hold harmless or indemnity agreements to your client’s benefit? ☐ Yes ☐ No
- Disclosure of actual or potential conflicts of interest? ☐ Yes ☐ No

8.13. Are all changes to your contracts confirmed in writing? ☐ Yes ☐ No
8.14. Are verbal reports or advice always confirmed in writing? ☐ Yes ☐ No

Subcontractors

8.15. What percentage of your professional services is subcontracted to others? %

8.16. What services are subcontracted?

8.17. Does your subcontractor contractually agree to hold you harmless for liability caused by the subcontractor’s acts? ☐ Yes ☐ No

8.18. Do you contractually agree to waive any legal rights you may have against your subcontractors, consultants or agents? ☐ Yes ☐ No

8.19. Do you ask for verification that the subcontractor carries professional liability or media liability insurance? ☐ Yes ☐ No

9. Insurance History - For All Applicants

9.1. Do you currently have similar insurance? ☐ Yes ☐ No

If Yes, please provide details.

<table>
<thead>
<tr>
<th>Period of Insurance</th>
<th>Insurer</th>
<th>Policy Limit (SGD)</th>
<th>Excess (SGD)</th>
<th>Retroactive Date</th>
</tr>
</thead>
</table>

9.2. Has any application for similar insurance been refused, or has any similar insurance ever been rescinded or cancelled? If Yes, please provide details. ☐ Yes ☐ No
10. Claims Experience

10.1. Have any claims ever been made, or lawsuits been brought against you, your predecessors in business, or any current or former Principals, Partners, Directors, employees, or any other person or entity applying to be insured under this proposed contract of insurance? ☐ Yes ☐ No

10.2. Are any of the Principals, Partners, Directors or employees aware, after inquiry, and as of the date of signing this application, of any errors, omissions, offences, circumstances or allegations which might result in a claim being made against you or any person or entity applying to be insured under this proposed contract of insurance? ☐ Yes ☐ No

10.3. Have you, your predecessors in business, or any current or former Principals, Partners, Directors, or employees ever been the subject of disciplinary action or investigation by any authority or regulator or professional body? ☐ Yes ☐ No

If you had answered Yes to any of the questions in this section, please provide full details and the status of each claim, lawsuit, allegation or matter, including:

• the date of the claim, suit or allegation
• the date you notified your previous insurers
• the name of the claimant(s) and the establishment(s)
• the allegations made against you
• the amount claimed by the claimant(s)
• whether the status is outstanding or finalised
• the amounts paid for claims and defence costs to date
**Additional Information to Send with Your Application**

<table>
<thead>
<tr>
<th>Attach a copy of the following:</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate profile, brochures, pamphlets, or other marketing material describing your operations and services</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Latest financial statements or annual report</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Standard contracts or service agreements with clients</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Standard contracts or service agreements with advertisers</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Standard contracts or service agreements with subcontractors, authors, printers, media producers &amp; content providers</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Resumes or CVs of all your Principals, Partners or Directors</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>For publishers, details of your publications as requested in 4.3</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>For broadcasters, details of your stations as requested in 6.3 &amp; 6.4</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>For film &amp; media producers, details of your productions as requested in 7.2</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td><strong>For new businesses only</strong>, your business plan with projections of business</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
Declaration

We have read and understood the Important Notices contained in this application.

We agree that this proposal, together with any other information or documents supplied with this proposal, will form the basis of any contract of insurance.

We acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by the insurer.

We declare, after inquiry of all relevant persons within our organisation, that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.

We undertake to inform the insurer of any material alteration to those facts before completion of the contract of insurance.

Commission Disclosure
The Proposer understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Chubb, Chubb will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.

This form must be reviewed, signed and dated by a duly authorised Principal, Partner or Director. The authorised person who signs on behalf of the Proposer further confirms to Chubb that he or she is authorised to do so.

Personal Information Collection Statement
Chubb Insurance Singapore Limited (“Chubb”) is committed to protecting your personal data. Chubb collects, uses, discloses and retains your personal data in accordance with the Personal Data Protection Act 2012 and our own policies and procedures. Our Personal Data Protection Policy is available upon request.

Chubb collects your personal data (which may include health information) when you apply for, change or renew an insurance policy with us, or when we process a claim. We collect your personal data to assess your application for insurance, to provide you with competitive insurance products and services and administer them, and to handle any claim that may be made under a policy. If you do not provide us with your personal data, then we may not be able to provide you with insurance products or services or respond to a claim.

We may disclose the personal data we collect for insurance, to provide you with competitive insurance products and services and administer them, and to handle any claim that may be made under a policy. If you do not provide us with your personal data, then we may not be able to provide you with insurance products or services or respond to a claim.

We may use your personal data as set out above. This consent remains valid until you alter or revoke it by providing written notice to Chubb’s Data Protection Office (“DPO”) (contact details provided below). If you withdraw your consent, then we may not be able to provide you with insurance products or services or respond to a claim.

From time to time, we may use your personal data to send you offers or information regarding our products and services that may be of interest to you. If you do not wish to receive such information, please provide written notice to Chubb’s DPO.

If you would like to obtain a copy of Chubb’s Personal Data Protection Policy, access a copy of your personal data, correct or update your personal data, or have a complaint or want more information about how Chubb manages your personal data, please contact Chubb’s DPO at:

Chubb Data Protection Officer
Chubb Insurance Singapore Limited
138 Market Street
#11-01 CapitaGreen
Singapore 048946
E  dpo.sg@chubb.com

Signed, Principal / Partner / Director

Name of Signatory

Date

Contact Us

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