



PRODUCT SUMMARY: Cyber Insurance

This Product Summary is for illustrative purposes only and shall not constitute a contract. The following is a simplified description of the key product features. The exact terms can be found in the policy wording.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

Plan Benefit:

Benefits	Sum Insured
Cyber Fraud	\$25,000
Cyber Extortion	
Restoration Costs*	
Identity Theft	

*subject to deductible of \$250

Please refer to [policy wording](#) for full details of plan benefit.

Monthly Renewability

This is a monthly renewable Add-on Protection and the policy term is 1 month. At the end of every month policy term, this Add-on Protection will be renewed automatically for another month at the same conditions on the expiry date before renewal, so long as the following conditions are met:

- (a) this Add-on Protection is in force on the expiry date before the renewal; and
- (b) the insured has not reached Age 100 at the renewal date.

We reserve the right to terminate Your Add-on Protection by giving you 90 days' notice.

Insurance Cover Charge

We will deduct insurance cover charge daily, starting from the Add-on Protection inception date. Insurance cover charge are payable daily via deduction from the Account value in GIGANTIQ. If there is insufficient Account value in GIGANTIQ for deduction, this Add-on Protection will be de-activated immediately.

The Insurance cover charge for this add-on protection is not guaranteed. We reserve the right to change the insurance cover charge at any time by giving You thirty (30) days' written notice in advance.

Re-activation

If Your Add-on Protection is de-activated, You may re-apply to re-activate the Add-on Protection to in force.

Re-activation of the Add-on Protection is subject to Our approval, depending on the insurability of the insured and such other terms and conditions as We shall determine from time to time. Upon our approval, re-activation will take effect on the next calendar day. All exclusions will begin from the effective day of re-activation.

Termination

This policy will end when any of the following events happens first:

- a) Termination of GIGANTIQ;
- b) 90 days after We give You notice that the policy cannot be renewed.

We may also terminate the insurance by giving You seven (7) days' notice.