

## **Policy on Cancellations and Refund**

- Request for cancellations shall be subject to the Free Look Provision of your Policy Contract. For cancellation requests/inquiries, please refer to your Policy Contract or Proof of Cover for the applicable service unit to contact or get in touch with our Customer Care at [customercare@insular.com.ph](mailto:customercare@insular.com.ph) or call (632) 8-878-1818. We will advise you of the steps to take and/or the forms (including electronic forms) to accomplish and submit to us so we can process your requests or instructions.
- If your request is received within the cancellation period, you will receive a notification letter and/or email confirming the cancellation of your insurance cover.
- The Company's standard operating procedures for chargeback requests, as well as bank/credit card company guidelines, shall apply.

**Free Look Period.** You are given a free-look period of fifteen (15) days within which you can review this Policy. If you decide that this Policy is not suitable for your needs, you may cancel this Policy by writing to us and returning this Policy together with the Policy Data Page within fifteen (15) days from the date you received them. We will then give a refund of the premium paid, net of applicable bank charges, if any.