

PRIVATE & CONFIDENTIAL

18-09-2025

Offer of Apprenticeship

Dear Kunal Garg

Congratulations! We are excited to extend an offer of Apprenticeship position to you at Chubb Business Services India Private Limited ("Company" or "Chubb"), on the following terms and conditions.

Appointment and Relationship

You are hereby being given the opportunity to be engaged at the Company as an Apprentice. You shall perform such duties as may from time to time be assigned to you and shall comply with all reasonable directions by the management of the Company.

We note that you are currently a student of Vellore Institute of Technology - Vellore pursuing Bachelor of Technology – Information Technology and that you will continue your education post the conclusion of Apprenticeship.

It is clarified that at no point in time during the course of your Apprenticeship will you be considered to be an employee of the Company. This letter is not a contract of service and does not create an employment relationship between you and the Company. Your engagement as an Apprentice will be governed by this offer letter, in conformity with Apprenticeship Act, 1961, and notified rules thereunder.

Apprenticeship Duration

The Apprenticeship duration is for a fixed period commencing from 25th September 2025 and anticipatorily concluding on 20th Dec 2025. Your Apprenticeship with the Company shall automatically terminate without any further act or obligation by the Company on completion of the Apprenticeship Period.

The Company holds the right to terminate your Apprenticeship at any time during the Apprenticeship duration in accordance with the terms and conditions contained in Annexure – A .

Confirmation

Upon successful completion of the Apprenticeship, subject to your performance, you may be provided an opportunity to apply for employment with the Company.

Place of work

The trainings will be conducted from 25th Sep 2025 onwards by our trainings partners at your respective campuses under the supervision of a faculty coordinator.

Working hours

While Chubb has standard working hours of 9:00 am to 6:00 pm at your location, your shift and hours will be determined in a discussion with your manager. Please note that the facility remains open to

accommodate multiple shifts. You are expected to work the shift hours that are articulated to you by your manager and/or Human Resources from time to time.

Leave & Holidays

You will be entitled to 1 day of leave per month with prior approval of your immediate supervisor. Additionally, you will be eligible for the public holidays that the Company observes as per statutory norms.

Please also refer to the General Terms and Conditions of Apprenticeship which are outlined in Annexure – A.

To be onboarded as an Apprentice at Chubb, you need to undergo the 3 month pre-requisite training and successfully complete all the training modules and periodic/ final assessments. The training will be conducted by our training partner at the respective college campuses under the supervision of a faculty coordinator.

This Apprenticeship offer is subject to verification of the information mentioned in your application and documents. In case, these particulars are found to be false, your Apprenticeship would be liable to termination without any reason or notice at any time. We have provided the list of documents to be submitted at the time of joining in Annexure – B for your easy reference.

Acceptance of Apprenticeship: To accept this offer, you must go to the end of this offer letter and select 'Accept' and enter your full name as indicated and finally click on 'Submit'. Please send your acceptance of your employment within two (2) business days from the date of the offer, failing which this offer automatically stand cancelled.

We look forward to welcoming you to Chubb.

Yours Sincerely,


Niti Chopra

Head of HR

Chubb Business Services India Private Limited

I accept the above-mentioned terms and conditions of employment.

Kunal Garg

Signature: 

Date: 22/09/25

Annexure A

General Terms & Conditions of Apprenticeship

Your Apprenticeship with Chubb will always be governed by the following General Terms and Conditions. The Company has the right to amend these from time to time and you will be communicated of the changes.

Trainings or Examinations: At any instance, if you intend to appear in some examination or attend some training related to your profession while working with the Company, you are required to obtain prior written permission from an authorized person by giving full details including time frame and acknowledge that this will not affect your regular duties and responsibilities assigned to you by the Company.

Intellectual Property

Intellectual property of other Employers: We have extended this offer to you based upon your general knowledge, background, experience and skills and abilities and not because of your knowledge of your current employer's or any previous employer's trade secrets or other Company specific information. As a condition of Apprenticeship with us, you agree not to disclose or use Confidential Information or proprietary information or any trade secrets and Intellectual Property of any current or prior employer. In this regard, you should be extremely careful not to bring any documents, Confidential Information, or other materials in any form belonging to or acquired from any current or prior employer or third party.

Prior Inventions: You will not, without Chubb's prior written consent (such consent by an authorized Officer of Chubb), incorporate, any Invention, that you have, either directly or indirectly, and, alone or jointly with others, created, conceived, developed, or have ownership interest in, prior to your Apprenticeship with Chubb (collectively called "**Prior Invention**") or third party Invention into an Invention of Chubb ("**Chubb Invention**"). In the event that you incorporate any Prior Invention or third-party Invention into a Chubb Invention, you agree to unconditionally grant to Chubb a nonexclusive, perpetual, irrevocable, worldwide, fully- paid license, with the right to sublicense through multiple levels of sublicenses, under any and all rights in relation to such Prior Invention and in case of a third party Invention to agree to procure a license on the same terms. You hereby agree to waive any right to and refrain from raising any objection or claims pursuant to Section 30-A of the Copyright Act, 1957.

You are required to provide a complete list of all Prior Inventions prior to the commencement of your Apprenticeship with Chubb. If you do not provide a list, you represent there are no Prior Inventions.

Assignment of Intellectual Property: During your Apprenticeship with Chubb, you will, without additional compensation, promptly disclose to Chubb, all intellectual property rights to patents, trade secrets, copyrights, trademarks, designs, processes, methods, improvements, ideas, copyrightable works, and other intellectual property. You hereby assign to Chubb, all your right, title, and interest in and to each Chubb Invention. For the purposes of Indian copyright law, you acknowledge that all original works of authorship which are made by you (solely or jointly with others) within the scope of your Apprenticeship and which are protectable by copyright are "works made for hire". You further hereby agree to waive any right to and refrain from raising any objection or claims pursuant to Section 19(4) of the Copyright Act, 1957.

If any Intellectual Property rights, including moral rights, in any Chubb Invention cannot (as a matter of law) be assigned by you to Chubb then (i) you unconditionally and irrevocably waive the enforcement of such rights and all claims and causes of action of any kind against Chubb or any of its licensees, successors or assignees with respect to such rights, and (ii) to the extent you cannot (as a matter of law) make such

waiver, you unconditionally grant to Chubb an exclusive, perpetual, irrevocable, worldwide, fully-paid-up, royalty-free license, with the right to sublicense through multiple levels of sub-licensees, under any and all such rights (a) to reproduce, create derivative works of, distribute, publicly perform, publicly display, digitally transmit, and otherwise use the applicable Invention in any medium or format, whether now known or hereafter discovered, (b) to use, make, have made, sell, offer to sell, import, and otherwise exploit any product or service based on, embodying, incorporating, or derived from the applicable Invention, and (c) to exercise any and all other present or future rights (including rights to protect and enforce) in the applicable Invention.

You further expressly agree that during and after the period of your Apprenticeship, you will assist Chubb, when requested and deemed necessary by Chubb, to obtain and enforce its Intellectual Property rights relating to any Chubb Invention in all countries. If you are unable to provide requisite assistance, including being unable to provide your signature on any document needed in connection with such purposes, you hereby irrevocably designate and appoint Chubb and its duly authorized officers and agents as your agent and attorney in fact, which appointment is coupled with an interest, to act on my behalf to execute and file any such documents and to do all other lawfully permitted acts to further such purposes with the same legal force and effect as if executed by you.

For the purposes of this offer letter "Invention" means any idea, concept, information, invention, material, process, data, program, know-how, improvement, discovery, development, design, artwork, mask work, formula, works of authorship, derivative work, compilation or other copyrightable work, and/or technique, and all Intellectual Property rights in such items.

For the purpose of this offer letter "Intellectual Property" shall mean all past, present, and future rights of the following types, which may exist or be created under the laws of any jurisdiction in the world: (i) rights associated with works of authorship, including exclusive exploitation rights, copyrights, design rights, moral rights, and mask work rights; (ii) trademark, service marks and trade name rights and similar rights; (iii) trade secret rights; (iv) patent and industrial property rights; (v) other proprietary rights in intellectual property of every kind and nature; and (vi) rights in or relating to applications, registrations, renewals, extensions, combinations, divisions, amendments and reissues of, and applications for, any of the rights referred to in clauses Chubb through (v) of this sentence.

Confidentiality: During your Apprenticeship with Chubb and at all times thereafter you unconditionally shall (a) hold in confidence and shall not disclose, discuss, communicate about or publish any Confidential Information except (i) to the extent necessary in order to perform your duties; (ii) only as expressly authorized in writing by an authorized officer of Chubb, and (iii) in compliance with any applicable law or Chubb policy, and (b) use Confidential Information only to the extent necessary to enable you to perform your assigned duties for Chubb. You also agree that during the term of your Apprenticeship, you shall not remove from Chubb's premises any documents, records, or materials (whether in electronic or hard copy form) which contain any Confidential Information, except to the extent such removal is connected with, the performance of your job. You shall take all reasonable steps to safeguard the confidentiality of such documents, records, and/or materials.

Upon cessation of your Apprenticeship, you will be required to return to the Company all property, documents and papers in your possession or under your control relating to your Apprenticeship or Chubb's business. You shall at the discretion of the Company be required to confirm in writing that you have complied with this requirement.

For the purposes of this offer letter, 'Confidential Information' means information, data or knowledge about Chubb's business or prospective business, its actual or anticipated research and/or development, including without limitation; (i) trade secrets, inventions, ideas, processes, software programs and subroutines (sequence of program instructions), computer source and object code, algorithms, technology, data, formulae, programs, other works of authorship, know-how, improvements, discoveries,

developments, designs, and techniques; (ii) information regarding products, services, future products or services, plans for research and development, marketing and business plans, budgets, financial statements, contracts, pricing, competitors, customers and suppliers, including customers' and suppliers' identity as such, their contact information, and their type and volume of business with Chubb;

(iii) information regarding the personal data, skills and/or compensation of Chubb's employees, independent contractors, and any other service providers of Chubb; (iv) information regarding the existence of any business discussions, negotiations, or agreements between Chubb and any third party;

(v) any other confidential information of Chubb and that of its customers, sub-contractors, business partners or agents which is not available to the general public and which may be learnt by you in the course of your Apprenticeship and (vi) any confidential knowledge, data or information of a third party that Chubb is under a duty to keep confidential.

Non-Solicitation: During your Apprenticeship with the Company and for a period of 6 months thereafter, you shall not solicit, attempt to solicit, or assist in the solicitation of any customer, employee, independent contractor, or consultant of Chubb to terminate his, her or its relationship with Chubb in order to become a customer, employee, consultant, or independent contractor for any other person or entity that engages in the development, marketing, sale or distribution of products and/or services that are competitive with any current or announced product and/or service of Chubb.

Conflict of Interest: As an Apprentice, you shall not engage in any outside work, in any capacity for remuneration or not over and above the legitimate work with us on duty days, on holidays or when on leave without obtaining written permission with the concerned Chubb authorized personnel.

Policies & Procedures: The Company shall be entitled to modify the terms of your Apprenticeship on providing you with prior written notice and in accordance with applicable law. You will, in addition to the terms and conditions of Apprenticeship specifically stated here in, be always governed by the policies and procedures of the Company. You will be provided with a staff handbook at the time of your joining which will include all the Company policies and procedures. You will be bound by the Company's Code of Conduct and all other rules, regulations, policies and orders issued by the Company from time to time in relation to your conduct, discipline and service conditions such as leave, work hours, dress policy, etc., as if these rules, regulations, policies were part of this contract of appointment. Without prejudice to the generality of the foregoing, you shall at all times comply with the Company's policies and procedures (as may be intimated from time to time on the Company's intranet or through the Company's newsletters and webcasts or other written means).

Borrowing/Accepting/Giving Gifts: You will not borrow or accept or give any money, gift, reward or compensation for your personal gains from or otherwise place yourself under pecuniary obligation of any person/client with whom you may be having official dealings. You will also not under any circumstances engage in any act that involves or even gives the impression of involving bribery or any illegal activity whatsoever.

Restrictions: You are expected to maintain utmost secrecy regarding the affairs of the Company and its business, activities, strategies, details of its clients etc. and shall keep confidential all information, instruments, documents etc. relating to the Company or its clients. Any official communication, which is confidential in nature shall be destroyed or shredded after the purpose is served and if such document/communication is not required for any repository purposes. You shall use all of the Company's resources only for official purposes. Any misuse or breach committed would call for necessary disciplinary action.

Indemnity: You shall indemnify, defend and hold Chubb its officers, directors, associates and agents harmless from any and all claims, causes of action, damages, obligations or liabilities or any kind arising out of or connected with any act or omission of yourself during the course of your Apprenticeship with the Company. The Company shall not be responsible for any personal indebtedness or other liabilities

incurred by you, during your Apprenticeship with the Company. You understand and accept that you shall have no authority to pledge the credit of the Company to any person or entity without necessary written authorization from the designated official of the Company.

Termination of Apprenticeship: This Apprenticeship appointment may be terminated by either party giving to the other party a formal notice in writing thereof of 5 working days with or without reason.

We may, however, at our sole discretion, terminate your Apprenticeship by paying remuneration in lieu of notice.

If you voluntarily terminate your Apprenticeship you will be required to work the full notice period and will not be eligible to any leaves during the notice period.

Termination for without cause: The Company may terminate your Apprenticeship without notice or pay in the event of (i) a material breach or in case of a violation of Chubb Code of Conduct or (ii) gross misconduct or unlawful conduct on your part details of which are available in the Company's Code of Conduct policy documents as may be amended from time to time or (iii) if you fail to meet the performance standards of the Company.

Nationality Declaration: All Apprentices irrespective of their nationality or citizenship shall furnish the "Nationality undertaking" to the Company and have an obligation to communicate any changes in their nationality status. If you are a foreign national or an NRI or an Overseas Citizen of India the obligations for registrations and extensions of your visa and stay in India and or any intimation to the requisite Governmental authorities and the Company shall be continuing obligation cast on you as an Apprentice of the Company.

Use of Company's name: You shall use the Company's name, logo, trademark or other identifiers strictly in the manner permitted by the Company's policies, or for the purposes of provision of services delegated to you to the extent required. Upon termination of your Apprenticeship with the Company, you shall not use the Company's name, logo, trademark or other identifiers in any manner other than what is already a matter of public knowledge, provided however, you will not be in breach of this clause if you make reference to the Company's name solely to describe your former association with the Company subject to the confidentiality obligations which the Company might have undertaken in relation to any of its clients, vendors or other Company's personnel.

Personal Data: During the course of your Apprenticeship with the Company, you may provide the Company with confidential data or information that can be linked to you personally, or otherwise personally identifies you, including but not limited to your financial information, email address, addresses, telephone numbers, shareholdings, physiological and/or mental health information, and medical records and history (your Personal Data). You acknowledge that the Company may collect, use, transfer, store or otherwise process (Process) such Personal Data as required per the Company's policies, to facilitate the conduct of the Company's business, to conduct background checks, check conflicts or maintain independence, finance and accounting purposes or for quality and risk management purposes. The Company will process your Personal Data in accordance with applicable law and professional obligations and shall ensure that any service provider who Processes Personal Data on our behalf adheres to such requirements.

In order to Process your Personal Data the Company would require you to sign a Privacy Notice upon joining. This Privacy Notice is intended to help you understand why and how we may use your information.

Governing Law: The terms of this offer letter and annexures shall be governed in accordance with the laws of India and the courts at Hyderabad shall have exclusive jurisdiction over all matters arising out of or in relation to your Apprenticeship with the Company.



During the course of your Apprenticeship, you will employ yourself efficiently, honestly, faithfully and to the best of your ability and shall devote your whole time and attention to promote the interest of the Company and generally carry out duties and work as assigned to you and shall obey and comply with all lawful orders and directions give to you by the concerned superiors in the Company.

The above terms and conditions are binding on you the moment you accept the appointment by signing a copy of this letter of appointment.

With best wishes,

Yours Sincerely,


Niti Chopra

Head of HR

Chubb Business Services India Private Limited

I accept the above-mentioned terms and conditions of employment.

Kunal Garg

Signature: 

Date: 22/09/25

Annexure B

Verification of Documents

At the time of commencement of your Apprenticeship with us, you are required to provide the following:

1. Two Passport Size photographs (WHITE Color Background is a must)
2. Copies of all Educational Certificates (10th, 12th, Degree & PG)
3. Copy of Driving License / Voter ID & PAN Card
4. Copy of Passport – first and last page and reflecting any active VISAs (if Passport is available)
5. Address Proof document