

Terms and Conditions

Terms & Conditions for Your Nokia Mobile Safeguard Service (Powered by CPP Group Bangladesh) Membership

Please read this document carefully. It sets out the information and terms and conditions of Your contract with CPP for the 'Nokia Mobile Safeguard Service (Powered by CPP Group Bangladesh)' Membership services.

Please read this document carefully and keep it in a safe place

Definitions

Where the following words are used in these terms and conditions, they will have the meanings shown below:

Abroad - In a country other than Bangladesh.

Agreement - These terms and conditions of the Nokia SafeGuard services and any subsequent changes thereto.

CPP - CPP Global Assistance Bangladesh Limited, whose corporate office address is at Ventura Iconia, Level-8, Plot no. 37, Road no. 11, Block-H, Banani, Dhaka - 1213, Bangladesh

Equipment - Your Mobile Phone as purchased by You

Equipment Damage - Damage (Cracked Screen only) of Your Equipment.

F-Secure - F-Secure Corporation and (or) F-Secure Private Limited.

F-Secure SAFE - A comprehensive security solution relating to Your mobile phone which is owned and provided by F-Secure.

Fee - Means the total amount inclusive of applicable taxes that You pay towards Your Membership. CPP reserves the right to revise its Fee at any point of time.

Home - The place where You permanently reside; which You have given Us as Your address while registering for the Membership

Member/Customer - The person who has purchased and who has called CPP to register for the Membership.

Membership - Your right to use the Service for a year for which You pay the Fee, subject to these Terms & Conditions or as agreed with You from time to time.

Mobile Phone - Your mobile or cellular phone

SIM Card - Means the Subscriber Identity Module card.

Partner - Our Business partner from whom You have purchased Your Nokia SafeGuard Membership.

Period of Agreement - The twelve (12) month period from the Start Date.

Start Date - The date on which the Membership is setup and as mentioned in Your invoice.

Service - Shall have the meaning given to it in paragraph A below.

We, Us, Our - CPP.

Welcome Pack - Means the Welcome pack You get or We send to You electronically when You have purchased the Service containing these terms and conditions and other information relevant to the Service.

Year - A period of twelve (12) consecutive months.

You, Your - The Member.

Nokia SafeGuard service is provided by CPP Global Assistance Bangladesh Limited, whose corporate office address is at Ventura Iconia, Level-8, Plot no. 37, Road no. 11, Block-H, Banani, Dhaka - 1213, Bangladesh in conjunction with its third party suppliers/service providers.

Should You have any queries about these terms and conditions or Your Membership, You can contact Us by email at feedback@cppbd.com or by telephoning Us on 09612-100900 (10 AM to 7 PM, Everyday). You can also write to Us at the following address:

CPP Global Assistance Bangladesh Limited,

Ventura Iconia, Level-8, Plot no. 37,

Road no. 11, Block-H, Banani,

Dhaka - 1213, Bangladesh

A. Assistance Services:

A1: F-Secure SAFE (Applicable for Mobile Phone only)

You will be offered a comprehensive internet security solution for Your Equipment (mobile phone), powered and owned by F-Secure, who is a third party supplier/service provider and will provide the benefits as mentioned below. F-Secure SAFE key will be provided to You through electronic pack sent to Your registered e-mail or through text message (SMS) to Your mobile number as provided by You.

What is provided?

F-Secure SAFE protects Your Equipment and digital content there in with the features which include:

Safeguard Data: F-Secure SAFE provides the following features which ensure the safety of Your data in the Equipment:

1. Remote lock - Allows the Equipment to be remotely locked through a secure website so that strangers cannot access personal information.
2. Remote wipe - Allows erasing of information on the Equipment, so that information cannot be used for fraudulent purposes.
3. Contacts back-up and restore - Allows saving of contacts from Equipment so they can be easily restored as and when required.

Safeguard Phone: F-Secure provides the following features which protect Your Equipment:

1. Call and text blocker - Allows blocking of calls and text messages from specific phone numbers.
2. SIM Card lock - Instantly locks the phone in case the SIM Card is removed, thus preventing usage of Your Equipment using another SIM Card.

Tracking and Recovery: F-Secure provides the following features which help in tracking and recovery of Your lost / stolen Equipment:

1. Remote locate - Shows where the device is on a map.
2. Scream alarm - Allows activation of a scream alarm to locate the Equipment

Threat Protection: F-Secure provides the following features which protect Your Equipment from threats:

1. Virus and Malware protection - detects and removes viruses and other internet based threats without affecting Equipment performance.
2. Download protection - automatically scans downloaded applications and application updates for threats and removes them.
3. Automatic SD Card scan - allows automatic scanning of SD cards for threats when they are plugged into the Equipment.

For deriving benefit from the F-Secure SAFE, You must adhere to the following specific terms and conditions:

1. You are governed by and must comply with the specific License Agreement and terms and conditions (EULA) of F-Secure as applicable to You.
2. The supported platforms for Mobile/Tab are Android 4.0 or later, iOS 8 or later & Windows Phone 8.
3. You must download the F-Secure SAFE application on Your Mobile and provide the information required to install and run the F-Secure application on Your device.
4. F-Secure SAFE is provided by F-Secure and F-Secure may at its discretion, add, modify or remove the product features during the Agreement Period for which We cannot be held liable in any manner

A2: Loss Reporting Service - SIM Blocking

If You lose Your Equipment, We will help You with the notifications that You need to make to block Your SIM Card.

A3: Identifier (IMEI) and SIM Registration Service

If You register Your Equipment IMEI number and SIM Card number with Us, We will hold them safe should You ever need these details.

A4: Single Number Assistance

Just call CPP's customer care at 09612-100900 (10 AM to 7PM, Everyday) for any assistance related to your Nokia SafeGuard benefits.

B: General conditions

Please read this section carefully as it contains important information.

Eligibility

The Service is only available to residents of Bangladesh who are over the age of eighteen (18) years.

Term of Membership

1. Nokia SafeGuard Membership is valid only if it is purchased within fifteen (15) days of purchase of new Equipment
2. Membership is available to the person whose name appears in the Application form only and is non-transferable.
3. You must provide Us with full and accurate information in connection with Your request for the Nokia SafeGuard services.
4. Your Membership begins on the Start Date and continues for the period of 12 months in return for payment of the Fee.
5. Advance payment of the Fees is the essence of the commencement of Our Agreement with You. CPP shall have the right to cancel Your Membership

without any notice to You if You (or the Partner) fail to pay Your Nokia SafeGuard Membership Fees or Your Membership Fee is not collected by Us for any reason.

- You must report the Equipment Damage to Us by telephone / email within twenty-four (24) hours of discovering the Damage.
- In case of Mobile Phone, You must install the F-Secure SAFE on Your Equipment and must have a working data connection. In addition to compliance with the terms and conditions specified herein, You must comply with the specific License Agreement and terms and conditions of F-Secure for use of F-Secure SAFE. They are available for review at www.f-secure.com. It is hereby clarified that F-Secure SAFE is the property of F-Secure and F-Secure will always remain responsible and liable for any services / claims arising from the use of F-Secure SAFE by You.
- Any change or new addition to Your Service shall be intimated to You at least forty five (45) days in advance and such change shall become applicable to You from the date of such intimation. However, it is clarified that the features of F-Secure SAFE, where We are acting as facilitator, may be added, modified, or replaced during the Period of Agreement without this advance notice period of forty-five (45) days.

Limitations

- It is hereby clarified that F-Secure SAFE is the property of F-Secure and F-Secure will always remain responsible and liable for any services / claims arising from their use by You. You are governed by and must comply with the specific License Agreement and terms and conditions (EULA) of F-Secure as applicable to You. Our role in relation to distribution of F-Secure SAFE to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of F-Secure SAFE.
- We cannot be held responsible for any loss, damage or fraud (direct or indirect) which might occur to You due to wrong submission of any information to Us by You or if we are unable to provide the Services to You for reasons beyond Our control or even after reasonable efforts made by Us.

Payment

- You (or the Partner) must pay the Fee to Us on or before the date it is due for Your Membership.
- CPP reserves the right to revise its Fee at any point of time but it will not change for Your existing Membership.

Cancelling Your Membership

- You have a right to cancel Your Membership at any time during the period of agreement. If You exercise this right to cancel then Your Membership will be cancelled immediately and any payment of Membership Fees made by You will be refunded to You (or the Partner) as the case may be.
The refund of Membership Fee will be as per the following refund grid:
 - Within 30 days: BDT. 100 will be deducted and balance membership fees will be refunded.
 - After 30 days: NIL refund of membership feesNo refund of Fee shall be due on cancellation under any circumstances if You have used any of the features of the Service or if the cancellation notice is provided after thirty (30) days from the Start Date.
- We will cancel Your Membership on written notice to You if:
 - We do not receive advance payment of the Fee from You (or the Partner) on or before the date it is due; and/or
 - You damage or do not return the replacement mobile phone provided to You within the stipulated period; and/or
 - You have at any time:
 - given Us false or materially incomplete information in relation to Your Membership; or
 - committed a material breach of the terms and conditions of Your Membership.

Governing law and Jurisdiction

These terms and conditions are governed by and must be interpreted in line with the laws of the Bangladesh. You and We agree that all the disputes/ differences arising out of or in relation to this Agreement shall be referred to the exclusive jurisdiction of and settled only by the courts in Dhaka.

You and We agree that terms and all other communications will be issued in English.

Complaints

If at any time You want to tell Us about a problem with Your Membership please call Us on 09612-100900 (10 AM to 7 PM, Everyday) or You can write to the Complaints Manager at:

CPP Global Assistance Bangladesh Limited
Ventura Iconia, Level-8, Plot no. 37,
Road no. 11, Block-H, Banani,
Dhaka - 1213, Bangladesh

We will do Our best to answer Your query within five (5) working days. If We cannot reply to Your complaint by then, We will send You an acknowledgement letter to keep You informed of progress.

If any issue which remains unresolved or unanswered for more than five (5) working days, You may escalate the matter to escalations@cppbd.com

We assure You to revert to Your query within forty eight (48) hours of receipt of Your query.

Recording calls

We record all telephone calls made to Us. We do this to:

- provide a record of the instructions We have received from You;
- allow Us to monitor quality standards;
- help Us with staff training; and
- meet legal requirements.

All communications and Membership documents will be in English unless otherwise agreed.

Your consent

By entering into this Agreement You hereby expressly accord Your consent and authorize us to collect all the required data/information including any sensitive personal data or information from You under this Agreement. Prior to providing any information, You have an option not to provide the data or information sought under this Agreement by sending to us a written notice to that effect.

By entering into this Agreement, You hereby expressly accord Your consent that for the better performance of this Agreement We may transfer Your data/information to any city within Bangladesh or to a country outside Bangladesh. If We do transfer Your data within or outside Bangladesh, We will make the appropriate checks to ensure that Your data is adequately protected.

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient shall be corrected or amended as feasible. If You would like to request this, please contact Our Customer Services Team on 09612- 100900 (10 AM to 7 PM, Everyday). Please note that there will be a separate administration charge for the provision of this information. Please note that We will not be responsible for the authenticity of the information provided by You to us as required under this Agreement.

You have the right to withdraw the consent earlier provided by You with respect to providing Your data/information sought by us anytime while availing the Services. Such withdrawal of the consent shall be intimated in writing to us. However, in the event that You decide not to provide the data/Information sought by us or withdraw the consent earlier given by You, then We retain the right to not provide the services for which such data/information was sought.

Data Protection Notice

We will use the information You provide to:

- manage Your Membership;
- collect Fees when due; and
- provide the Service to You.

We may ask the Partner to tell Us about changes in Your address and other personal details so that We can update Your records. This may include, but is not limited to, asking for information about changes to any of Your personal contact details (e.g. phone or fax numbers, or e-mail addresses).

We may pass Your personal information to Our approved suppliers/service providers, including Our group companies, for the purpose of sending correspondence to You and providing some of the features of the Service to You. They may contact You by post, landline telephone or, if You have previously agreed, by email or mobile phone. By taking out Your Membership and by giving Us Your address, phone number and email address, You agree that We and Our approved suppliers/service providers may contact You using these methods, unless You have told Us not to. If You do not want Your details to be used for these purposes, please let Us know in writing at any time.

How We protect Your data

We take data security very seriously and go to great lengths to ensure that Your information is protected against unauthorised use of any kind. We have appropriate measures in place to safeguard the data We hold. Our Information Security Systems have been verified by accreditation in the form of Our PCI-

DSS certificate for Information Security Management.

Our suppliers/service providers are vetted to ensure they comply with the necessary data protection protocol before they are approved.

We are continually reviewing and updating Our security procedures as new technologies become available. All areas of Our website where personal information is collected are secure and will display the 'padlock' symbol for reassurance. Where information is transferred it shall be encrypted using the latest encryption technology commercially available.

Please refer to Our data privacy policy on Our website <https://bd.cppgroup.com/> for more details.

Who We may pass Your details to and how they would be used:

Updating Your records

We may ask the Partner to tell Us about changes in Your contact details / details specifically related to the Services (subject to any disclosure contract in this regard that You may have with the Issuer) so We can update Your Membership records.

Providing the Service

When You take the Membership, We pass Your personal details to Our approved suppliers/ service providers to provide some of the services described in Section A. We will only pass to them the minimum amount of information required for them to be able to identify You, should You need these services. Our suppliers will pass Your information (such as Your name, contact details, etc.) to third parties to enable them to assist You only in instances when You require help from them.

We may pass Your personal information to Our approved fulfilment and courier vendors so that We can send correspondence to You and provide some of the features of the Service to You.

Marketing and Market Research

To avoid contacting You unnecessarily about products or services You may already have, We will compare Your details with information on prospect files prepared by Our business partners. When We do this We may need to tell Our business partners/third party suppliers/service providers that You have subscribed for the Service or hold a product with Us and disclose enough personal data to allow Our business partners/third party suppliers/service providers to identify You on these files.

We and Our approved suppliers/service providers may also use Your personal information to contact You about goods and services that might interest You or invite You to take part in market research surveys. You may be contacted either by post, phone or e-mail for these purposes. If You would prefer this not to happen, please let Us know when You register, or call Us at any time if You change Your mind.

Grievance regarding Data Protection issues

If at any time You want to tell Us about a problem, discrepancy or grievance regarding Your personal data/information/details or the processing thereof, please call Our designated grievance officer on 09612-100900 (10 AM to 7 PM, Everyday) or You can also write to Our grievance officer at:

CPP Global Assistance Bangladesh Limited

Ventura Iconia, Level-8, Plot no. 37,

Road no. 11, Block-H, Banani,

Dhaka - 1213, Bangladesh

Our grievance officer will do his best to expeditiously redress any issues/grievance that You may have within a period of thirty (30) days from the date of receiving Your grievance.



Dear Customer,

Greetings from Reliance General Insurance Company Limited.

We are pleased to inform you that you have been enrolled into Single Screen Damage Insurance for CPP Global Assistance Bangladesh Limited, Group Policy No. RIL/H-O/SSDI/P-00001/03/2019 (the Group Insurance Policy) to provide you insurance coverage for your Equipment (Mobile Phone), on you being the customer of CPP Global Assistance Bangladesh Ltd. (the Policyholder). This Policy entitles you for coverage as an insured beneficiary under the Policy as an add-on benefit.

You will be covered under the above mentioned group insurance policy for a sum insured of up to the maximum of 50% of the Equipment purchase value for accidental damage of the screen of your Equipment during the policy period. Please note that you can make only a single claim during the policy period. Please refer to the exclusions as mentioned in the Group Insurance Policy Terms and Conditions enclosed herewith.

Please note that in case of claim, we may facilitate repair at designated Authorized Service Centres where you can get your Equipment repaired without paying any charges after necessary documents have been provided or you may be required to get your Equipment repaired from Authorized Service Centre on your own by paying required charges and then raise a claim to us through the PolicyHolder along with required documents for us to enable processing of your claim.

This letter only indicates the availability of insurance cover to you, subject to the conditions and exclusions contained or otherwise expressed in the said Group Policy. Please refer to the Group Insurance Policy Terms and Conditions enclosed herewith for more details.

For any information on the insurance policy, you can also call the Policyholder on 09612-100900 or write to the Manage Customer Services at CPP Global Assistance Bangladesh Limited, Level 8, Ventura Iconia, Plot no. 37, Road no. 11, Block no. H, Banani, Dhaka 1213, Bangladesh.

Yours sincerely,

For Reliance General Insurance Company Limited.

Syed Qayem Hussain
Deputy Executive Vice President

Single Screen Damage Insurance Terms and Conditions

Please read this document carefully and keep it in a safe place

Definitions

Beneficiary/Insured - The customer of the Policyholder who has purchased the Policyholder's mobile assistance product and forms part of the Policyholder's mobile assistance product business group, thereby enabling entitlement for coverage as an insured beneficiary under the Policy as an add-on benefit, and whom the Policyholder wishes to be entitled to cover as an insured beneficiary under the Policy.

Claim - Any claim You make as an Insured Beneficiary under the Policy.

Equipment - Your mobile or cellular phone

Insurer / We / Us - Reliance General Insurance Company Limited.

Invoice Value - Value of the Equipment as mentioned on the purchase invoice.

Manufacturer - The entity who manufactured the Equipment.

Equipment Incident - Accidental Damage to the Screen of Your Equipment (Mobile Phone), during the Policy Period.

Policy Period - The 12 (twelve) month period of time from which the Beneficiary has purchased the Equipment.

Policy - The Insurance Policy issued by the Insurer in favour of the Policyholder, for the benefit of the group of the Policyholder.

Policyholder - CPP Global Assistance Bangladesh Limited.

You, Your - The Beneficiary.

2. Insurance Cover and Benefits under the Policy

Once You become a part of the Policyholder's mobile assistance product business group and are registered by the Insurer as Beneficiary, and thereafter if You suffer Equipment Incident during the Policy Period, We may facilitate repair at designated Authorized Service Centres where You can get Your Equipment repaired without paying any charges after necessary documents have been provided or You may be required to get Your Equipment repaired from Authorized Service Centre on Your own by paying required charges and then raise a claim to on Us through PolicyHolder along with required documents for Us to enable processing of Your claim. You can make only one claim during the policy period.

3. Exclusions:

This Policy does not cover Your loss or liability caused by or arising out of or aggravated by:

1. Directly or indirectly proximately or remotely occasioned by or contributed to by or traceable to or arising out of in connection with Cyclone, Volcanic Eruption, Earthquake or other convulsion of nature, War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether war be declared or not), Mutiny, Riot, Civil Commotion, Insurrection, Rebellion Revolution; Conspiracy Military or Usurped Power, Martial Law or State of Siege or any of the events or causes which determine proclamation or maintenance of Martial Law or State of Siege and in the event of any claim hereunder the Insured shall prove that the loss or damage arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim, or
2. Caused by or arising from any process of Repairing, Restoring or Renovating any property insured hereby
3. Confiscation, Commandeering a Group of Malicious persons or persons;
4. Acting on behalf of or in connection with any political organization, requisition or destruction or damage by order of any government de-jure or de-facto or any public, municipal or local authority;
5. Nuclear Reaction, Nuclear radiation or radioactive contamination;
6. Willful act or willful negligence of the Insured or his representative;
7. Cessation of work whether total or partial;
8. Derangement of the Insured property not accompanied by damage otherwise covered by this policy;
9. Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement;
10. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the Insurer or not;

11. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
12. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;
13. Any costs incurred in connection with the maintenance of the insured item, such exclusion also applying to parts exchanged in the course of such maintenance operations;
14. Loss or damage for which the manufacturer or supplier of the insured item is responsible either by law or under contract;
15. Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
16. Consequential loss or liability of any kind or description;
17. Aesthetic defects, such as scratches on painted polished or enameled surfaces unless such defects are affected by an indemnifiable loss or damage to the insured items
18. Any unexplained disappearance of the Insured item.
19. Any loss due to Theft, Larceny and/or Burglary.
20. Any Kind of loss which is covered under the Manufacturing Warranties.
21. Any loss occurred by the acts of terrorism committed by person or persons acting on behalf of or in connection with any organization
22. Any loss occurred by any criminal or illegal act of the insured defined by the common law or statute

4. General Conditions:

Your cover under this Policy depends on Your meeting the following conditions:

1. You must meet all of the Insurer's terms and conditions. This applies to the terms and conditions set out herein and any others which the Insurer changes or adds to this Policy at a later date. Any change or addition by the Insurer shall be intimated to You and shall become applicable to You from the date of such intimation.
2. You must provide the Insurer and/or the Policyholder with full and accurate information in connection with Your Policy.
3. In case of any Malicious Act causing damage to the insured item, You shall immediately notify the nearest police station giving full particulars of the Equipment Incident, which in any case should be done within twenty-four (24) hours of the Equipment Incident.
4. You must intimate the Equipment Incident to the Insurer by telephone/e-mail, immediately after you have discovered the Equipment Incident but not later than twenty-four (24) hours of discovering the Equipment Incident.
5. You must do all that You reasonably can to avoid making a Claim and keep your Claims as low as possible.
6. No more than one claims will be processed during the policy period, with the liability capped to the sum insured
7. You must be over the age of eighteen (18) years and must be a resident of Bangladesh.
8. You shall not transfer, assign or otherwise convey Your respective rights and duties under the Policy to any other person.
9. Renewal of this Policy is solely at the discretion of the Insurer.

5. Claim Documents:

You must provide the following documents while making a Claim

In case of cashless facilitation at Authorized Service Centre

- Photo identity proof
- Completed Claim Form
- Original purchase invoice (if required by insurer)
- Photos of damaged device with device IMEI number clearly displayed

In case of You repair the Equipment on Your own and make payment at Authorized Service Centre and then raise a Claim Copy of purchase invoice of Equipment (Mobile Phone)

- Photos of damaged device with device IMEI number clearly displayed
- Photo identity proof
- Completed Claim Form
- Copy of Cancelled Cheque (if required by insurer)
- Repair Bill from Authorized Service Centre

6. Claims

In case You have raised a Claim after getting Your Equipment repaired from Authorized Service Centre and raised a Claim, post receiving complete documents, the Insurer will try and process the claim within 28 (twenty-eight) working days. The Insurer may at any time, before the settlement of a Claim, appoint any external agency to verify your Claim, in which case, the Claim shall be settled within Fifteen (15) days after the receipt of report of the external agency/ Consent from the Insured.

7. Other Insurance:

If, at the time of any Claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of You that would be applicable to any Claim, then the Insurer shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

8. Cancelling this Agreement:

The Insurer and/or the Policyholder will cancel Your Policy if You have at any time:

1. given false or incomplete information to the Insurer and/or the Policyholder; or
2. agreed to help anyone try to take money from the Insurer dishonestly; or
3. You have ceased to be a customer of the Policyholder; or
4. failed to meet the terms and conditions of this Policy, or to act openly and honestly towards the Insurer.

9. Dishonest Claims:

If You make a Claim which is in any way dishonest or false, the Insurer will refuse to make payment of any benefit under the Policy. If You receive a benefit under the Policy and the Insurer later discovers that Your Claim was dishonest or false, the Insurer and/or the Policyholder will take steps to recover from You the payment(s) made by the Insurer.

10. Governing Law:

This Policy is governed by and must be interpreted in line with the laws of the Republic of Bangladesh. You, the Policyholder and the Insurer agree that all disputes regarding this Policy will be settled only in Bangladeshi courts.

11. Role of the Policyholder:

The Policyholder will merely act as an administrator in respect of the Policy. This shall give You one point of contact and will enable the Insurer to deal with Your Claim or query quickly and concisely. The role of the Policyholder in discharging its obligations hereunder shall be that of a mere facilitator, and the Policyholder is not and shall not be liable to You for any Claim, loss, damage, or compensation caused in relation to or arising from or in connection with the Policy.

12. Complaints:

If at any time You want to tell the Policyholder about a problem with Your Policy, please call the Policyholder on 09612-400600 (between 11 am - 9pm, Monday - Sunday) or you can write to complaints@cpbpd.com

The Policyholder will make best efforts to answer Your query within five (5) working days. If the Policyholder has not replied to Your complaint by then, the Policyholder will send You an acknowledgement letter to keep You informed of progress.

For full details of Insurance benefits and terms and conditions and exclusions, please refer to the Policy Terms and Conditions and Schedule issued by the Insurer. You may contact the Policyholder or the Insurer in this regard