

Terms and Conditions

Terms & Conditions for Your Eerna Protect Screen Protection Plan

Please read this document carefully. It sets out the information and terms and conditions of Your contract with CPP for the 'Eerna Protect - Screen Protection Plan' 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 Eerna Protect Screen Protection Plan 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.

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

Partner – Our Business partner from whom You have purchased Your Eerna Protect Screen Protection Plan

Period of Agreement – 12 months/06 months/03 months (depending on plan) from the day of Equipment/Mobile device purchase

Start Date – The date on which the mobile device has been purchased or 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.

You, Your – The Member.

Eerna Protect Screen Protection Plan is powered 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.

F-Secure SAFE Security – Download Instructions:

1. Visit <http://offer.f-secure.com/cppbd/> and enter the product key Share through SMS
2. Your unique license key will be displayed on the screen
3. Click the DOWNLOAD button on the screen to start the download of the F-Secure Internet Security on your Device
4. Please launch the installer-by double clicking it. and follow instructions on screen
5. Enter the unique license key when prompted
6. Restart your PC/laptop and enjoy comprehensive internet security with F-Secure SAFE

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:

- Remote lock - Allows the Equipment to be remotely locked through a secure website so that strangers cannot access personal information.
- Remote wipe - Allows erasing of information on the Equipment, so that information cannot be used for fraudulent purposes.
- 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:

- Call and text blocker - Allows blocking of calls and text messages from specific phone numbers.
- 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:

- Remote locate - Shows where the device is on a map.
- 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:

- Virus and Malware protection – detects and removes viruses and other internet based threats without affecting Equipment performance.
- Download protection – automatically scans downloaded applications and application updates for threats and removes them.
- 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: Single Number Assistance

Just call CPP's customer care at 09612-100900 (10 AM to 7PM, Everyday) for any assistance related to your Eerna Protect Screen Protection Plan benefits.

A3: Appointment with Doctor (In India)

For any International Hospital Doctor Consultation or Appointment and Visit, please send email to info@globalbdhealth.com or call at +8801715968447. The list of hospitals will be available at our website www.globalbdhealth.com

Online Doctor Consultation is for review or opinion purpose only. You must not use or rely on Online Consultation in cases of emergency or serious health conditions. For emergency or serious health conditions, please contact nearby medical center in Bangladesh. The medical advice that you receive from Online Doctor Consultation is not a substitute for other medical treatment you may need. Also, in some cases, Online Doctor Consultation may not be the most appropriate for you. For example, certain health issues may require an in-person procedure or highly specialized doctor which is not available through Online.

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. Membership is available to the person whose name appears in the Application form only and is non-transferable.
2. You must provide Us with full and accurate information in connection with Your request for the Don't Worry - Screen Protection services.
3. Your Membership begins on the Start Date and continues for the period of 12 months in return for payment of the Fee.
4. Advance payment of the Fees is the essence of the commencement of Our Agreement with You.
5. You must report the Equipment Damage to Us by telephone / email within twenty-four (24) hours of discovering the Damage.
6. 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.
7. 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

1. 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.

2. Services under section A3 are owned and/or facilitated by GlobalBD, GlobalBD will be responsible and liable for any claims arising from the use of DH products & Services by You. You expressly represent and warrant that you will not use these Services if you do not understand, agree to become a party to, and abide by all of the Terms and Conditions and Privacy Policy.
3. For service under section A3, Good quality internet connection is required to use Online Doctor Consultation service via your mobile phone/tablet/laptop/desktop.

Below mentioned Limitation will apply for services under section A3:

- Call sessions are for fixed maximum durations, as fixed by the Doctor/Hospital.
 - Doctors can end or terminate online sessions or stop responding at any time in case any conduct or language by you is found to be unsocial or unacceptable by Doctors.
 - GlobalBDHealth can revise Terms & Conditions for use of Online Doctor Consultation by you at any time.
 - You will be required to provide various personal and non-personal information including previous medical history, test reports etc. for use of Online Consultation.
 - Online sessions as well as Information that is provided by you for Doctor/Hospital Call can be recorded for various purposes, including for future follow up etc. Hospitals may also share such recordings or Information with third parties from time to time. You hereby provide your explicit consent to such recording and sharing of your Information.
 - Your Information will be safeguarded as per Information Security and Privacy Policy of Individual Consulting Hospitals.
 - Doctors are not employed by GlobalBDHealth. GlobalBDHealth's role is simply to connect you to your desired or available Doctor of any preferred hospital, without any liability or responsibility. Any advice that you receive from a Doctor is at your sole discretion and risk.
 - Any payment required for Online Doctor Consultation will be paid by you at their designated website through the link provided by the Hospital. It is entirely your responsibility to ensure the payment as per Country law and regulations.
 - GlobalBDHealth shall book appointment and arrange necessary medical documents on best effort basis for your medical related travel. But obtaining the Visa and fulfilling all travel related requirements and regulations are entirely your/traveler's responsibility.
 - GlobalBDHealth will not receive any payment on behalf of the intended hospital visit neither it will negotiate on your or hospital's behalf. All expenses will be borne by you maintaining Country law and regulations and will be payable directly at the Hospital when you visit.
4. 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 are unable to provide the Services to You for reasons beyond Our control or even after reasonable efforts made by Us.

Payment

1. You (or the Partner) must pay the Fee to Us on or before the date it is due for Your Membership.
2. 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

We will cancel Your Membership on written notice to You if:

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,

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 masum.ahmed@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 Your personal data/ information for setting up your Membership and providing the Services under this Agreement.

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 information (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.

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,

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.



রিলিয়েন্স ইন্স্যুরেন্স লিমিটেড
RELIANCE INSURANCE LIMITED

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 Group Policy No. RIL/H-O/ SSDI/P-00003/05/2020 (the Master 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 Master 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 Policy Holder 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 Master Policy. Please refer to the Master Insurance Policy Terms and Conditions enclosed herewith for more details.

For any information on the insurance policy, you can also call the Policyholder on 09612-100 900 (10 AM to 7 PM, Everyday) 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 Insurance Limited.

Syed Qayem Hussain
Deputy Executive Vice President

All Risk Insurance Policy Terms and Conditions

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



রিলিয়েন্স ইন্স্যুরেন্স লিমিটেড
RELiance INSURANCE LIMITED

1. 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 Insurance 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 Policy Holder along with required documents for Us to enable processing of Your claim.

You can make only one claim during the policy period.

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.

3. Exclusions:

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

1. War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons;
2. 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;
3. Nuclear Reaction, Nuclear radiation or radioactive contamination;
4. Willful act or willful negligence of the Insured or his representative;
5. Cessation of work whether total or partial;
6. Derangement of the Insured property not accompanied by damage otherwise covered by this policy;
7. Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement;
8. 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;
9. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
10. 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;
11. 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;
12. Loss or damage for which the manufacturer or supplier of the insured item is responsible either by law or under contract;
13. 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
14. Consequential loss or liability of any kind or description;
15. 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
16. Any unexplained disappearance of the Insured item
17. Any liquid damage to the Equipment or accidental damage to any other part of the Equipment excluding Screen

5. Claim Documents:

Please note that in case of Screen Damage, we may facilitate repair at designated Authorized Service Centers 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. **List of documents required in case of cashless scenario:**

A. Provided by customer

- Customer filled Claim form including statement of incidence
- Damaged photographs of device showing IMEI number

B. Provided by ASC

- Final Repair invoice

6. 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. Complaints:

If at any time You want to tell the Policyholder about a problem with Your Policy, please call the Policyholder on 09612-100 900 (10AM to 7 PM, Everyday) or you can write to masum.ahmed@cpbbd.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