

Important – please read these terms carefully. By accessing the Application (as defined below), and/or the Platform (as defined below), you agree that you have read, understood, accepted and agreed with the Terms of Service (as defined below). You further agree to the representations made by yourself below. If you do not agree to or fall within the Terms of Service, please do not continue using the Application (as defined below), Software (as defined below) or the Platform (as defined below).

The Terms of Service stated herein (collectively, the “Terms of Service”) constitute a legal agreement between you (“you” or the “User”) and **GrabInsure (S) Pte. Ltd.** (Company Registration No. 201816089H) (the “Company”).

By: (i) using the Grab mobile application supplied to you by the Company’s affiliate(s) (the “Application”), and downloading, installing or using any associated software supplied by the Company (the “Software”) which overall purpose is to enable persons seeking to establish an account with the Company in relation to the Products (defined below); (ii) using any website supplied by the Company; or (iii) using any online or offline platforms and supporting infrastructure (the websites, and platforms and supporting infrastructures are collectively referred to as the “Platform”) in relation to the Products (as defined below), you hereby expressly acknowledge and agree to be bound by these Terms of Service, and any future amendments and additions to these Terms of Service as published from time to time through the Application or on the Platform, and your continued use of the Platform, Software and/or Application after any such changes, whether or not reviewed by you, shall constitute your consent and acceptance of the revised Terms of Service.

1. OVERVIEW

The Company is a direct general insurer licensed by the Monetary Authority of Singapore (“MAS”) and is licensed to offer general insurance policies (the “Products”).

The Application and the Platform may provide you with access to information and materials about the Products, which may include policy forms, brochures, and other information relating to the Products.

2. USE OF THE APPLICATION AND/OR PLATFORM AND DIRECT PURCHASE OF PRODUCTS ON THE APPLICATION AND/OR PLATFORM

In order to access the Application and/or Platform, you must be a natural person (whether on behalf of yourself as an individual or behalf of a corporate entity), and be at least eighteen (18) years of age unless otherwise permitted by the Insurance Act 1966 and such applicable laws.

The information about the Products described on the Application and/or Platform are intended for review by Singapore-based persons only, unless otherwise permitted by the Company, applicable laws and/or regulators. Other restrictions and eligibility criteria may apply.

We will endeavour to provide you with sufficient information to help you make an informed decision before committing to the purchase of any Product. In particular, we will provide you with access with, amongst other things, the cover page, policy illustration product summary, product disclosure of the Product (where available), and the full policy wordings of the relevant Product. We will also highlight material or unusual restrictions, warranties or exclusions or any significant conditions or obligations which you must meet, as well as information about the costs associated with the Products.

The information provided on this website is for general purposes only and does not constitute an offer or solicitation to purchase any products mentioned herein. Nothing on this site should be interpreted as advice by the Company to make any investment or an indication of the suitability of the Products mentioned for any particular individual. Unless otherwise indicated, such information is not intended to amount to a distribution, an offer to sell or a solicitation to purchase any Product offered by the Company. Such information is not written or intended as specific tax, legal, or financial advice, nor is such information

intended to amount to a research analysis or research product concerning any insurance policy. You should assess whether the information is appropriate in the light of your own circumstances, and/or the circumstances of any person you are acting for or on behalf of, before relying on the information. You should consider whether any product mentioned is suitable for you, taking into account your own financial and other circumstances and needs. Where necessary, we recommend that you seek advice from an appropriate insurance agent or insurance broker.

No contract of insurance or any other legal relations is created or can be construed to be created involving the Company, or between the Company and you, solely based on the information set out on this website. Each Product has its own relevant terms and conditions, features, restrictions, requirements and eligibility conditions.

You accept and acknowledge that you may not get back the premiums paid (partially or in full) if the policy is voided, made voidable, terminated or surrendered based on the terms of the Products and/or applicable laws.

You may be able to directly purchase certain Products from the Company on the Application and/or Platform. If you have done so, the terms and conditions governing the relevant Product will also apply to you. In the event that there is a conflict between these terms and the terms and conditions governing the relevant Product, the latter will prevail.

Due to regulatory restrictions, certain Products described on the Platform or Application may not be available to you. Please contact an insurance agent or insurance broker to find out more about these Products or about which Products are available to you. We reserve the right to determine your eligibility for any Product.

3. ESTABLISHING YOUR IDENTITY AND USE OF PERSONAL INFORMATION

In order to facilitate your purchase of the Products, the Company may request information from you to assist you in your identification of your insurance needs and/or to identify Products that may potentially meet these needs. The Company may also be required to establish and verify your identity, or the identity of the intended beneficial owner of the Products, or the source of funds that are to be used for the purchase of the Products, pursuant to applicable laws, regulations, notices and guidelines. The Company may therefore require you to provide your identification documents or collect your personal information for these purposes.

You hereby acknowledge that the Company may collect such data on request, and use such data provided for the purposes of establishing your identity and implementing an ongoing monitoring program to ensure the adherence of the Company and the user to the applicable laws, regulations, notices and guidelines, together with sharing such data internally with its affiliates and with third-party service providers, and such other government or regulatory authority as the Company may deem appropriate or as may be required under any applicable laws, regulations, notices and guidelines. The Company reserves the right to refuse the sale, deny a claim and void a policy contract (with or without refund of premium due and paid) of the Products to any person who fails to or refuses to comply with any request for identification.

You agree and consent to the Company collecting, using, disclosing and processing your Personal Data in accordance with our [Privacy Policy](#) made available on the <https://www.grabinsure.sg> website and [may further be subject to the GrabInsure Privacy Policy]. Our Personal Data Protection Officer may be contacted at dataprotection@grab.com.

4. DISCLAIMER

The Application, the Software, and the Platform are provided on an “as-is” and “as-available” basis. To the fullest extent permitted by applicable law, the Company makes no representations or warranties of any kind that:

- Their use will be secure, timely, uninterrupted or error-free or operate in combination with any other hardware, software, system or data;
- They will meet your requirements or expectations;
- Any stored data will be accurate or reliable;
- The quality of any Products, information, rewards or another material purchased or obtained by you through the Application and/or the Platform will meet your requirements or expectations;
- Errors or defects in the Application, the Software, and/or the Platform will be corrected; or
- The Application, the Software, or the Platform that make the application available are free of viruses or other harmful components.

All conditions, representations and warranties, whether express, implied, statutory or other, including without limitation, any implied warranty of merchantability, fitness for a particular purpose, or non-infringement of third-party rights, are hereby excluded and disclaimed to the highest and maximum extent allowed under Singapore law.

The Software, the Application and/or the Platform may be subject to limitations, delays and other problems inherent in the use the internet and electronic communications including the device used by you or other users being faulty, not connected, out of range of mobile signals or functioning incorrectly. The Company is not responsible for any delays, delivery failures, damages or losses resulting from such problems.

While the Company believes that the information set out on this website is correct and accurate, as at the time it was prepared or as at the dates expressly set out herein, the Company does not guarantee the correctness, accuracy or completeness of the contents of this website. Further, the Company does not assume any responsibility, and has no obligation, to update this website or inform anyone of its updated contents if, in due course, any of its contents changes. The Company is not liable for any loss, damages or expenses that may be incurred from reliance upon the contents of this website.

5. INTELLECTUAL PROPERTY

The Company and its affiliates, where applicable, shall own all right, title and interest, including all related intellectual property rights, in and to the Platform and/or the Application and by extension, the Products and any suggestions, ideas, enhancement requests, feedback, recommendations or other information provided by you or any other party relating to the Products.

The Company, its affiliates and its licensors, including GrabTaxi Holdings Pte. Ltd., hereby grant you a revocable, non-exclusive, non-transferable, non-assignable, personal, limited license to use the Software, Application and/or the Platform, subject to the Terms of Service herein. All rights not expressly granted to you are reserved by the Company and its licensors.

These Terms of Service do not constitute a sale agreement and do not convey to you any rights of ownership in or related to the Software, the Platform and/or the Application, or any intellectual property rights owned by the Company and/or its licensors. The Company's name, the Company's logo, the Platform and/or the Application and product names associated with the Platform and/or the Application are trademarks of the Company and/or its affiliates or third parties, and no right or license is granted to use them.

For the avoidance of doubt, the term the “Software” and the “Application” herein shall include its respective components, processes and design in its entirety.

You hereby agree that you shall not:

- license, sublicense, sell, resell, transfer, assign, distribute or otherwise commercially exploit or make available to any third party the Application and/or the Software in any way;
- modify or make derivative works based on the Application and/or the Software;
- create internet “links” to the Application or “frame” or “mirror” the Software on any other server or wireless or internet-based device;
- reverse engineer or access the Software in order to build a competitive product or service, build a product using similar ideas, features, functions or graphics of the Application, Platform and/or the Software, or copy any ideas, features, functions or graphics of the Application, Platform and/or the Software;
- launch an automated program or script, including, but not limited to, web spiders, web crawlers, web robots, web ants, web indexers, bots, viruses or worms, or any program which may make multiple server requests per second, or unduly burdens or hinders the operation and/or performance of the Application, Platform, and/or the Software;
- use any robot, spider, site search/retrieval application, or other manual or automatic device or process to retrieve, index, data-mine, or in any way reproduce or circumvent the navigational structure or presentation or its contents;
- post, distribute or reproduce in any way any copyrighted material, trademarks, or other proprietary information without obtaining the prior consent of the owner of such proprietary rights; or
- remove any copyright, trademark or other proprietary rights notices.

You may use the Software, Platform and/or the Application only for your personal, non-commercial purposes or on behalf of your employer or any other third-party, and shall not use the Software, Platform, and/or the Application to:

- send spam or otherwise duplicative or unsolicited messages;
- send or store infringing, obscene, threatening, libellous, or otherwise unlawful or tortious material, including but not limited to materials harmful to children or violative of third-party privacy rights;
- send material containing software viruses, worms, trojan horses or other harmful computer code, files, scripts, agents or programs; interfere with or disrupt the integrity or performance of the Software and/or the Application or the data contained therein;
- attempt to gain unauthorized access to the Software and/or the Application or its related systems or networks;
- impersonate any person or entity or otherwise misrepresent your affiliation with a person or entity; or
- engage in any conduct that could possibly damage the Company’s reputation or amount to being disreputable.

6. EXCLUSION AND LIMITATION OF LIABILITY

To the fullest extent permitted by law, the Company shall not be liable for any claim, loss, damage, data loss, costs or expenses incurred (whether direct or consequential), suffered or sustained by you arising from or in connection with your use of the Platform, the Application and/or the Software unless it is proven that such claim, loss, damage, data loss, costs or

expenses incurred (whether direct or consequential) are caused by the misrepresentation, negligence and/or default of the Company.

The Company reserves the right to refuse the sale, deny a claim and void a policy contract (with or without refund of premium due and paid) of the Products to any person who fails to or refuses to comply with relevant requirements or terms of the Product and/or applicable laws.

7. INDEMNIFICATION

By agreeing to the Terms of Service, you agree that you shall defend, indemnify and hold the Company, its licensors and each such party's parent organizations, subsidiaries, affiliates, officers, directors, members, employees, attorneys and agents harmless from and against any and all claims, costs, damages, losses, liabilities and expenses (including attorneys' fees and costs and/or regulatory action) arising out of or in connection with:

- your use of the Platform, the Software and/or the Application in your dealings with any third party;
- your violation or breach of any of the Terms of Service or any applicable law or regulation, whether or not referenced herein;
- your violation of any rights of any third party; and/or
- your misuse of the Platform, the Software and/or the Application.

8. TERMINATION

The Company may terminate your access to the Application and/or the Platform with immediate effect in the event that you are found to be in breach of any of the provisions in these Terms of Service. For the avoidance of doubt, the termination of these Terms of Service shall not require the Company to compensate, reimburse, or cover any costs incurred by you.

9. ASSIGNMENT

This Agreement as constituted by these Terms of Service as modified from time to time may not be assigned by you without the prior written approval of the Company but may be assigned without your consent by the Company. Any purported assignment by you in violation of this section shall be void.

10. WAIVER OF RIGHTS

No failure or delay by either Party in exercising any right, power or privilege granted under these Terms of Service shall operate as a waiver thereof. No single or partial exercise of any such right, power or privilege shall preclude any other or further exercise thereof or the exercise of any other right, power or privilege under these Terms of Service or applicable law.

No remedy conferred by any provision of this Terms of Service is intended to be exclusive of any other remedy which is otherwise available at law or in equity, and each and every other remedy shall be cumulative and shall be in addition to every other remedy given hereunder or now or hereafter existing at law or in equity, by statute or otherwise. The election of any one or more of such remedies by a Party shall not constitute a waiver by such Party of the right to pursue any other available remedies.

11. MODIFICATIONS AS TO TERMS

The Company reserves the right to modify, vary and change the Terms of Service as it deems fit by giving you thirty (30) days prior notice. You may cease using the Platform and/or Application offered if you do not agree to the modification, variation or change in the Terms of Service. Your continued use of the Platform, Software, and/or Application shall constitute your acknowledgement and acceptance of such modification, variation and/or change.

12. NOTICES

The Company may give notice by means of a general notice on the Application, the Platform, or at <https://www.grabinsure.sg>, or by electronic mail to your email address in the records of the Company, or by written communication sent by registered mail or pre-paid post to your address in the record of the Company.

Such notice shall be deemed to have been given upon the expiration of forty-eight (48) hours after mailing or posting (if sent by registered mail or pre-paid post) or one (1) hour after sending (if sent by email) or through the Application or Platform.

You may give notice to the Company (such notice shall be deemed given when received by the Company) by letter sent by courier or registered mail to the Company using the contact details as provided in the Application or Platform.

13. GOVERNING LAW AND JURISDICTION

This Terms of Service shall be governed by Singapore law, without regard to the choice or conflicts of law provisions of any jurisdiction, and any disputes, actions, claims or causes of action arising out of or in connection with the Terms of Service shall be referred to the Singapore International Arbitration Centre ("SIAC"), in accordance with the Rules of the SIAC as modified or amended from time to time (the "Rules") by a sole arbitrator appointed by the mutual agreement of you and the Company (the "Arbitrator"). If you and the Company are unable to agree on an arbitrator, the Arbitrator shall be appointed by the President of the SIAC Court of Arbitration in accordance with the Rules. The seat and venue of the arbitration shall be Singapore, in the English language and the fees of the Arbitrator shall be borne equally by you and the Company, provided that the Arbitrator may require that such fees be borne in such other manner as the Arbitrator determines is required in order for this arbitration clause to be enforceable under applicable law.

14. GENERAL

No joint venture, partnership, employment, or agency relationship exists between you, the Company or any third-party provider as a result of these Terms of Service.

If any provision of these Terms of Service is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced to the fullest extent under law. This shall, without limitation, also apply to the applicable law and jurisdiction as stipulated above.

Without prejudice to any additional terms and conditions governing any Product purchased by you, these Terms of Service comprises the entire agreement between you and the Company and supersedes all prior or contemporaneous negotiations or discussions, whether written or oral (if any) between the parties regarding the subject matter contained herein.

Please note that these terms have not been reviewed by the Monetary Authority of Singapore.

15. CUSTOMER SUPPORT

Users may at first instance contact our representatives to provide any feedback relating to the Products, the Platform, the Application, and/or the Software by emailing enquiries@grabinsure.sg.

You agree to raise any reports on incorrect services rendered within seven (7) days of you becoming aware of the fraudulent usage of the Platform and/or Application in your name.

Should the matter remain unresolved per the above methods, you may also contact the Financial Industry Disputes Resolution Centre Ltd (FIDReC) for resolution via mediation and/or adjudication.