



GoTyme Shop Protect Group Policy



Group Policy Number : NAC GOTYME001

GoTyme Shop Protect Group Policy

Contents

PLEASE READ THIS POLICY.....	3
SECTION 1 - INSURING AGREEMENT.....	3
SECTION 2 - ELIGIBILITY	4
SECTION 3 - DEFINITIONS.....	4
SECTION 4 - BENEFIT	6
SECTION 5 - GENERAL EXCLUSIONS.....	7
SECTION 6 - CLAIMS	8
SECTION 7 - GENERAL CONDITIONS	9
Privacy Statement.....	13
Contact Us.....	14
About Chubb in the Philippines.....	14



PLEASE READ THIS POLICY

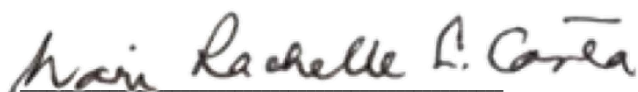
Please review this Group Policy and return immediately to Insurance Company of North America (a Chubb Company), hereinafter referred to as “We”/”Us”/”Our”, if any errors are found.

SECTION 1 - INSURING AGREEMENT

In consideration of the statements in the policy application, which shall be the basis of this contract and whose original copy or proof is filed with Us, and made a part of this Group Policy, upon the payment of premium and subject to all the exclusions, provisions and other terms of this Group Policy, We hereby insure the persons named, hereinafter called the “Insured”, against loss indicated as covered in the Policy Schedule occurring during the term of this Group Policy.

IN WITNESS WHEREOF, We have caused this Group Policy to be executed and commenced on the Effective Date stated in the Policy Schedule, provided that no insurance shall be in force unless the Policy Schedule is signed by Our authorized representative.

Insurance Company of North America
A Chubb Company



Mari Rachelle L. Canta
Country President

(The Insurance Commission of the Philippines, with offices in Manila, Cebu, and Davao, is the government office in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. It is ready at all times to render assistance in settling any controversy between an Insurance Company and an Insured relating to insurance matter.)

SECTION 2 - ELIGIBILITY

To be eligible for cover, the Insured must be:

1. a Philippine Resident who is eighteen (18) years and above; and
2. a registered GoTyme user.

SECTION 3 - DEFINITIONS

The following terms when used with capital letters in this Group Policy shall have the meaning set forth below:

1. **Accidental Damage** means sudden, unforeseen, unexpected or unintentional external forces, including dropping, fire and water contact, causing destruction to the Insured Item(s) which prevents its correct operation.
2. **Aggregate Limit** means the maximum amount the Company will pay in respect of all Insured's Claims for the Insured's Period of Insurance.
3. **Benefit Amount** means the benefit amount payable by the Company per Claim as stated in the Policy Schedule.
4. **Claim** means a request by the Insured for any of the entitlements and benefits under section 4 of this Group Policy.
5. **Company** means Insurance Company of North America (a Chubb Company).
6. **Consumable Good(s)** means products that are designed to be used up or depleted after a certain period or specific amount of usage. Common examples include but are not limited to cosmetics, perfume, toiletries, printer ink cartridges, battery, cleaning supplies and household paper products.
7. **Day or Days** means calendar days.
8. **Digital assets** mean all unregulated digital currency, unregulated virtual currency of any kind, non-fungible tokens (NFTs), or virtual real estate.
9. **Disposable Good(s)** means products that are intended for one-time use and then discarded. Common examples include but are not limited to single-use cutlery, paper plates, face masks, medical gloves, and diapers.
10. **Effective Date** means the date on which this Group Policy commences as stated in the Policy Schedule.
11. **Expiry Date** means the date on which insurance under this Group Policy expires or ends as stated in the Policy Schedule.
12. **Excess** means the amount payable by the Insured towards each successful Claim, where applicable.
13. **Eligible Payment Method** means the usage of GoTyme's buy now pay later payment function. GoTyme is licensed and regulated by the Bangko Sentral ng Pilipinas.

14. **Eligible Transaction** means the online/offline purchase of Insured Items via an Eligible Payment Method.
15. **Group Policy** means this policy wording, the policy application, the Policy Schedule describing the insurance contract between the Policyholder and the Company. It shall also include, after this Group Policy has taken effect, any amendment, rider, clause, warranty, endorsement or any other document attached to this Group Policy, and which has been endorsed by Our executive officer and countersigned by the Policyholder.
16. **Insured** means the registered GoTyme user who is insured under the Group Policy.
17. **Insured Item(s)** means any item(s) purchased during an Insured's Period of Insurance, that is for personal use, above the minimum value as stated in the Policy Schedule and where the item is:
- a) not a counterfeit or fake good(s);
 - b) not a second-hand or used good(s);
 - c) not a Perishable Good(s), Disposable Good(s) or Consumable Good(s);
 - d) not stocks, shares, bonds, currencies, or Digital Assets;
 - e) not goods purchased from an individual person through a private transaction;
 - f) not animals, or livestock;
 - g) not jewellery with Purchase Value over PHP 5,000, or watches with Purchase Value over PHP 5,000;
 - h) not precious metals/gemstones, art, antiques, cash or its equivalents, traveller's cheques;
 - i) not event tickets (such as concerts, musical, sporting events) or travel tickets;
 - j) not classified as real estate; or
 - k) not motor vehicles, motorcycles/scooters, watercraft or aircraft and any equipment and or parts necessary for their operation or maintenance.
18. **Malicious Damage** means intentional or deliberate damage caused by a Third Party.
19. **Mass Cyber-attack** means an act intended to affect multiple persons due to any kind of single system-wide failure, malware, theft, misuse, mishandling and/or data hack of any data and/or databases and/or other forms of storage under the control of private and public sector organisations for which they are responsible and/or liable and/or have relevant corporate insurance protection in place.
20. **Pair or Set** means a number Insured Items used together or associated as being similar or complementary.
21. **Period of Insurance**, for an Insured, means twelve (12) consecutive months from the date of the Policyholder's declaration of the registered GoTyme user.
22. **Perishable Goods** means products that deteriorate over time because of their environment. Common examples include but are not limited to food, perfume, medicine, pharmaceutical products, cosmetics, and chemicals.
23. **Philippine Resident** means a Filipino citizen or a Philippine permanent resident.
24. **Purchase Value** means the pricing including Value Added Tax (VAT) set by the seller on the purchase date of the Insured Item before any subsidies, promotions, rebates and/or discounts.

25. **Public Place** means any place accessible by the public, including but not limited to shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, café, and beaches.
26. **Policyholder** means GoTyme Bank Corporation.
27. **Policy Schedule** means the relevant policy schedule attached to this Group Policy issued by the Company to the Policyholder.
28. **Stolen** means taking of the Insured Item without the Insured's permission with the intention of permanently depriving the Insured of it.
29. **Third Party** means anyone other than the Insured.

SECTION 4 - BENEFIT

PURCHASE PROTECTION

Cover

In the event that the Insured Item(s) is Accidentally Damaged, Maliciously Damaged or Stolen within sixty (60) Days of purchase date for each Insured Item, We will, at the Company's discretion:

1. Repair the Insured Item; or
2. Replace the Insured Item with the same or similar make and model; or
3. Pay the Insured,

up to Purchase Value, or the Benefit Amount as stated in the Policy Schedule, whichever is lower.

The Total Aggregate Limit payable for all Claims under this benefit is as stated in the Policy Schedule.

The Insured Item must be purchased using an Eligible Payment Method via an Eligible Transaction and purchased within an Insured's Period of Insurance.

If the Insured Item is part of a Pair or Set, the claim will be settled for the Pair or Set unless the Insured Item can be used individually or Repaired or Replaced individually.

In the event the Insured Item(s) is Accidentally Damaged or Maliciously Damaged:

1. The Insured must submit a claim to the Company within seven (7) days of the incident occurring.
2. The Insured must disclose to the Company the details of the incident giving rise to the claim.

In the event the Insured Item(s) is Stolen:

1. The Insured must report it to the police or relevant authority within twenty-four (24) hours of the incident occurring and obtain a police report for use in support of his/her claim.
2. The Insured must submit a claim to the Company within seven (7) days of the incident occurring.

SECTION 5 - GENERAL EXCLUSIONS

These General Exclusions apply to the whole of the Group Policy unless otherwise stated. This Group Policy does not provide cover for:

1. losses which are recoverable from any other sources such as, but not limited to the bank, payment card issuer, e-money Account provider, and the like;
2. any incident prior to the start date of the individual insurance cover or after it is expired, cancelled or terminated;
3. losses before or after the incident, if the Insured has wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to the Company;
4. losses resulting from war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;
5. losses resulting from ionising or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel.
6. losses resulting from natural disasters, including (but not limited to) fire, flood, earthquake, storm, lightning, hurricane, tsunami or other natural disaster.
7. losses resulting from illegal activity engaged in by the Insured and/or transactions relating to illegal items and services whether knowingly or unknowingly;
8. consequential loss or damage because of the incident;
9. loss or mysterious disappearance of an Insured Item;
10. normal wear and tear to an Insured Item;
11. cosmetic damage that does not prevent an Insured Item's correct operation;
12. damage to an Insured Item caused by product defects or product recalls that are covered by a manufacturer's warranty;
13. damage to an Insured Item caused by faulty workmanship, inherent defects, errors or omissions in design, structural defects, and faulty design;
14. damage due to any modifications that have been made to an Insured Item after purchase.
15. damage due to the process of cleaning, dyeing, restoring, or retouching of an Insured Item, the action of light or atmospheric conditions, moth, insects, vermin, or any other gradually operating cause;
16. damage caused by the confiscation, destruction, or seizure of an Insured Item by any government or public authority;
17. Theft of an Insured Item which is left unattended in a Public Place;
18. Theft or damage to an Insured Item from a vehicle where it is on view regardless of whether the vehicle is locked or unlocked; or
19. Theft of an Insured Item while at the Insured's place of employment.

Sanctions Exclusions Applicable to this Group Policy

This Group Policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Company from providing insurance, including, but not limited to, the payment of claims.

GoTyme Shop Protect Group Policy NAC, Philippines 06/2025.

© 2023 Chubb. Chubb® logo and Chubb. Insured.SM are protected trademarks of Chubb Limited.

The Company is a branch of a U.S. company and Chubb Limited, a NYSE listed company. Consequently, the Company is subject to certain U.S. laws and regulations in addition to EU, UN and local sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

SECTION 6 - CLAIMS

How to make a claim

1. On the happening of any event which could lead to a claim, the Insured must:
 - (a) notify the Company within seven (7) Days of the incident occurring;
 - (b) disclose to the Company the details of the incident giving rise to the claim;
 - (c) provide the Company with copies of invoices and/or receipts relating to the Insured Item(s) verifying the items were purchased and paid via an Eligible Payment Method; and
 - (d) provide the Company with the damaged Insured Item(s), where relevant.
2. The Insured must notify the Company by:
 - (a) visiting www.chubbclaims.com.ph;
 - (b) sending an email at GoTymePH_Claims@Chubb.com; or
 - (c) calling +63 2 8849-6000.

For documents needed to file a claim, the Insured may visit www.chubbclaims.com.ph

All information and evidence required by the Company shall be furnished at the Insured's expense and shall be in such form and nature as the Company may prescribe to process the claim.

If the Insured fails to comply with the terms and conditions of this Group Policy, the Company may be entitled to refuse to pay or reduce the claim that may be payable.

Proof of Loss

Written proof of loss including the original receipts, invoices and all other relevant documents must be furnished to the Company within ninety (90) Days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

Excess applicable

An Excess may be deducted for each and every successful Claim. The Excess due is shown in the Policy Schedule if it applies.

Time of Payment of Claim

Indemnities payable under this Group Policy will be paid within thirty (30) Days after receipt by the Company of due written proof of such loss and after ascertainment of the loss is made by the agreement between the Company and the Insured or by arbitration; but if such ascertainment is not made within sixty (60) Days after such receipt

by the Company of the proof of loss, then the loss shall be paid within ninety (90) Days after such receipt. Refusal or failure to pay the loss within the periods prescribed herein will entitle the Insured to collect interest on the proceeds of the Group Policy for the duration of the delay at the rate of twice the ceiling prescribed by the Monetary Board, unless such refusal or failure to pay is based on the ground that the claim is fraudulent.

Making Claims after this Group Policy is Cancelled

If this Group Policy is cancelled, this does not affect the Insured's rights to make a claim under this Group Policy if the event occurred before the date of cancellation or during the period of coverage specified in the Policy Schedule.

Fraudulent Claims

If any claim under this Group Policy is fraudulent or if the Insured or anyone on the Insured's behalf used any fraudulent means or devices to obtain benefit under this Group Policy, the Company shall have no liability in respect of such fraudulent claim and shall be entitled to terminate such individual insurance cover immediately.

Fraud Warning

Section 251 of the Amended insurance Code imposes a fine not exceeding twice the amount claimed and/or imprisonment of two (2) years, or both, at the discretion of the court, to any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and who fraudulently prepares, makes or subscribes any writing with intent to present or use the same, or to allow it to be presented in support of any claim.

SECTION 7 - GENERAL CONDITIONS

Where does this Group Policy apply?

This Group Policy insures the Insured twenty-four (24) hours a day anywhere in the world.

Enrolment Declaration

The daily/weekly/monthly declaration of Eligible Insureds shall be submitted by the Policyholder to the Company.

Breach of Conditions

If the Policyholder or the Insured is in breach of any of the conditions or provisions of this Group Policy (including a claims condition), the Company may decline to pay a claim, to the extent permitted by law.

Conditions Precedent to Liability

The Company's liability for any benefit under this Group Policy is conditional upon the:

1. truth of the statements and information as provided to the Company by the Policyholder and all Insured(s),
2. due observance and fulfilment of the terms and conditions of this Group Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured(s).

Premium Payment

This Group Policy shall not be valid and binding unless and until the premium has been paid by the Policyholder.

Review of Premium Rate

The Company and the Policyholder agree to review the performance of this Group Policy semi-annually, unless otherwise agreed upon by both parties. If upon such review, there is a need to change the premium rate, the said change in premium rate shall be effected subject to the mutual agreement of the Company and the Policyholder; provided that the change in premium rate shall apply only to new enrollees under this Group Policy. If the Company and the Policyholder fail to agree on a new premium rate, the existing premium rate shall continue to apply to those who are currently enrolled under this Group Policy. In case of non-agreement as to the new premium rate, the Company may notify the Policyholder that thirty (30) Days from date of such notice, no additional new enrollees will be enrolled under this Group Policy.

Grace Period

A grace period of thirty-one (31) Days will be granted for the payment of each premium falling due after the first premium during which time this Group Policy shall continue in force, unless this Group Policy has been cancelled, terminated or has not been renewed in accordance with the provisions of this Group Policy. However, if loss occurs within the Grace Period for which the Company shall be obligated to pay benefits under this Group Policy, any premium then due and unpaid will be deducted in settlement.

Due Diligence

The Insured will exercise due diligence in doing all things to avoid or reduce any loss under this Group Policy.

Misstatement of Age

If the age of the Insured has been misstated, all amounts payable under this Group Policy shall be such as the premium paid would have purchased at the correct age. In the event the age of the Insured has been misstated, and if according to the correct age of the Insured, the coverage provided by this Group Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the Company during the period the Insured is not eligible for coverage shall be limited to the refund of all premiums paid for the period not covered by this Group Policy.

Cancellation by the Company

This Group Policy shall not be cancelled by the Company except upon prior written notice thereto to the Policyholder, and no notice of cancellation shall be effective unless it is based on the occurrence, after the Effective Date of this Group Policy of one or more of the following:

1. non-payment of premium;
2. conviction of the Insured of a crime arising out of acts increasing the hazards insured against;
3. discovery of fraud or material misrepresentation;
4. discovery of wilful or reckless acts of omissions increasing the hazards insured against;
5. physical changes in the property insured which result in the property becoming uninsurable;
6. discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured; or
7. a determination by the Insurance Commissioner that the continuation of this Group Policy would violate or would place the company in violation of the Amended Insurance Code.

All notices of cancellation by the Company shall be in writing, mailed or delivered to the Policyholder/Insured at the address shown on the Policy Schedule and shall state (i) which of the grounds set forth in this provision is relied upon, and (ii) that, upon written request of the Policyholder/Insured, the Company will furnish the facts on which the cancellation is based. .

The Policyholder shall inform the Insured of the impending cancellation of this Group Policy by the Company upon its receipt of the notice.

Cancellation by the Policyholder

This Group Policy may be cancelled by the Policyholder at any time, with or without reason, subject to thirty (30) Days prior written notice. Likewise, the Policyholder may rescind, terminate or cancel this Group Policy immediately by giving notice of cancellation if required by the Bangko Sentral ng Pilipinas (BSP).

All notices of cancellation by the Policyholder shall be in writing, mailed or delivered to the Company at its designated address/email address.

Clerical Error

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

Complying with Policy Conditions

The due observance and fulfillment of the terms of this Group Policy insofar as they relate to anything to be done or complied with by the Policyholder/Insured and the truth of the statements and answers in the policy application and of evidence required from the Insured in connection with this Group Policy shall be conditions precedent to any liability of the Company to give any payment due under this Group Policy.

Confirmation of Cover

No confirmation of cover will be issued to the Insured where no enrolment for coverage or premium contribution was made. The Insured may access a copy of the Group Policy from the Policyholder's website stated in the provision "Availability of the Group Policy".

Renewal Conditions

This Group Policy may be renewed for further consecutive periods by the payment of premium on the Effective Date of the renewal at the Company's premium rate in force at the time of renewal, subject to its right to decline renewal of this Group Policy on any anniversary date of the Group Policy upon giving forty-five (45) Days prior written notice, mailed or delivered to the Policyholder at the address shown in this Group Policy, of the Company's intention not to renew this Group Policy, or to condition its renewal upon reduction of limits or elimination of coverages. The Company's acceptance of premium shall constitute its consent to renew. Unless renewed as herein provided, this Group Policy shall terminate at the expiration of the grace period for which premium has not been paid.

Entire Contract

This Group Policy, including endorsements and attached papers of which the descriptive title is mentioned in this Group Policy, if any, the policy application on file with the Company or attached herewith, the Policy Schedule, constitute the entire contract of insurance. No change in this Group Policy shall be valid until approved by an authorized executive officer of the Company and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this Group Policy or to waive any of its provisions. None of the provisions, conditions and terms of this Group Policy shall be waived or altered except in accordance with the pertinent provisions of Section 50 of the Amended Insurance Code.

Any rider, clause, warranty or endorsement issued after the Effective Date of this Group Policy shall be countersigned by the Policyholder, which countersignature shall be taken as the Policyholder's agreement to the contents of such rider, clause, warranty or endorsement.

Governing Law

This Group Policy shall be governed by and interpreted in accordance with the laws of the Philippines.

Mediation

In the event of any controversy or claim arising out of or relating to this Group Policy, or a breach hereof, the Company and the Policyholder/Insured shall first endeavor to amicably settle the matter by mediation administered by the Insurance Commission or any recognized institution under the Mediation Rules, before resorting to arbitration, litigation or some other alternative dispute resolution procedure.

Legal Action

Unless the claim has been denied, no action or suit shall be brought either to the Insurance Commission or any court of competent jurisdiction to recover on this Group Policy prior to the expiration of sixty (60) Days after written proof of loss has been furnished in accordance with the requirements of this Group Policy. In any event, no legal action shall be brought after the expiration of one (1) year from notice of the denial of the claim.

Civil Code 1250 Waiver Clause

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads:

"In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment."

shall not apply in determining the extent of liability under the provisions of this Group Policy.

Availability of the Group Policy

This Group Policy shall be kept in the main office of the Policyholder in the custody of its authorized officer and shall be available at the Policyholder's website: <https://www.gotyme.com.ph>. This Group Policy shall be available to the Insured for inspection during the regular office hours of the Policyholder.

Privacy Statement

In this Privacy Statement “We”, “Our” and “Us” means Insurance Company of North America (a Chubb Company). This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle the Insured’s personal information, which may include sensitive personal information. Our Privacy Policy may change from time to time and where this occurs, the updated version will be posted to Our website.

Why We Collect the Insured’s Personal Information

The primary purpose for Our collection and use of the personal information of the Insured is to enable Us to provide Our services (e.g. policy administration, inquiries, claims processing).

How We Obtain the Insured’s Personal Information

We collect personal Information (which may include sensitive personal information) at various points including but not limited to when We are issuing, changing or renewing an insurance policy or cover with Us or when We are processing a claim. Personal information is usually obtained directly from the Insured or through an insurance intermediary or a group policyholder. Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party, We use that information on the basis that the Insured consented or would reasonably expect Us to collect the Insured’s personal information in this way. We take reasonable steps to ensure that the Insured has been made aware of how We handle his/her personal information.

How We Disclose the Insured’s Personal Information

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centers). In some circumstances, in order to provide Our services, We may need to transfer personal information to other entities within the Chubb group of companies or third parties with whom We (or the Chubb Group of Companies) have subcontracted to provide a specific service for Us, which may be located outside of the Philippines. These entities and their locations may change from time to time. Please contact Us, if you would like a full list of the countries in which these third parties are located. In the circumstances where We disclose personal information to the Chubb Group of Companies, third parties outside the Philippines, We take steps to protect personal information against unauthorized disclosure, misuse or loss.

Where access to Our products has been facilitated through a third party (e.g. insurance broker) We may also share Your information with that third party.

Access to and Correction of the Insured’s Personal Information

If the Insured would like to request access to, update or correct the personal information held by Us, please contact Our Data Protection Officer.

Data Protection Officer
Insurance Company of North America (a Chubb Company)
24th Floor Zuellig Building
Makati Avenue corner Paseo de Roxas
Makati City 1226, Philippines
E-mail DPO.PH@chubb.com

Contact Us

Insurance Company of North America
A Chubb Company
24th Floor Zuellig Building
Makati Avenue corner Paseo de Roxas
Makati City 1226 Philippines
O +63 2 8849 6000
F +63 2 8325 1675

About Chubb in the Philippines

Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 70 years. Chubb in the Philippines is a branch of Insurance Company of North America, which has been assigned a financial rating of AA by Standard & Poor's. The company provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. It leverages global expertise and local acumen to tailor solutions to mitigate clients' risks. With a focus on building strong relationships with its clients by offering responsive service, Chubb in the Philippines has become one of the leading providers of Specialty Personal Lines, Accident & Health insurance through direct marketing.

More information can be found at www.chubb.com/ph-en/

Chubb. Insured.SM