

ComfortProtect Terms and Conditions

1. ComfortProtect comprise of a personal accident insurance (“**Policy**”) underwritten by HL Assurance Pte Ltd (“**HL Assurance**”) that is exclusive to Comfort Transportation Pte Ltd (“**ComfortDelGro Taxi**”) and available through the ComfortDelGro Taxi Booking App.
2. ComfortDelGro Taxi shall undertake the personal accident insurance policy as the master policy holder for the benefit of you as the insured member.
3. By opting-in for ComfortProtect, you hereby acknowledge and agree to these ComfortProtect Terms and Conditions and the terms and conditions of the Policy (“**Policy Wordings**”).
4. You warrant and represent that you meet all of the following criteria to qualify as an insured member of the master Personal Accident insurance policy (insofar as they are applicable):
 - 4.1. You are a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent’s Pass or S Pass Holder.
 - 4.2. You live in Singapore for at least 183 days in a year.
 - 4.3. You are between the age of eighteen (18) and sixty-five (65) years old (as of last birthday).
 - 4.4. You do not work in any profession in the Exclusion List.
5. A summary of the key terms and conditions can be found in the [Product Summary](#) and [General Exclusions](#) of the Insurance Product. You declare that you have read the [Policy Wordings](#) and understand that the Policy is subject to exclusions stated in the Policy Wordings. The Policy Wordings are provided by HL Assurance and shall not constitute advice of the suitability of the Policy.
6. You declare that the statements made and particulars given in your application upon opt-in are true, correct and complete to the best of your knowledge and belief, in every aspect and all disclosed information and particulars are true, correct and complete. You agree that the declaration you have made upon opt-in shall be the basis of the insurance contract. If any information is untrue, incorrect or incomplete, the Policy’s cover may be void.
7. Upon your successful opt-in, you will be enrolled as an insured member of the master personal accident policy.
8. By opting-in for ComfortProtect, you consent to ComfortDelGro Taxi, and HL Assurance to collect, use, process and/or disclose your Personal Data for the purpose of processing, administering and servicing the Policy.
9. HL Assurance may contact you via a voice call (“**Service Call**”) to inform you of the Policy’s application or coverage and with consent from you, provide policy updates through the Service Call.
10. By opting in to ComfortProtect, you agree that HL Assurance may, conditional upon obtaining your valid consent under applicable law, send to you marketing and promotional information through the channels that you had consented to.
11. You agree that ComfortDelGro Group and HL Assurance may collect, use, disclose and/or process your Personal Data in accordance with:
 - 11.1. HL Assurance’s Policy on Personal Data, available at <https://www.hlas.com.sg/policyonpersonaldata/> ; and
 - 11.2. ComfortDelGro Group’s Personal Data Protection and Privacy Policy, available at <https://www.cdgtaxi.com.sg/privacy-policy/>.

12. Without prejudice to the generality of the foregoing you agree that ComfortDelGro Group and HL Assurance may collect, use, disclose and/or process your Personal Data for any purpose in respect of which it has obtained your valid consent under the PDPA.
13. Your opt-in is only effective upon you paying the full ComfortProtect premium AND your receipt of the Policy Schedule, which will be sent to your email address.
14. Your opt-in and/or Policy cover will not be in effect, and a notification will be sent to your email address if:
 - 14.1. Payment of your fare and/or ComfortProtect premiums is unsuccessful; or
 - 14.2. You initiate a chargeback with your bank, card issuer or payment service provider to reverse payment of your fare amount and/or the ComfortProtect premiums.
15. In the event your opt-in for ComfortProtect was unsuccessful, the full premium paid will be refunded to you.
16. HL Assurance and/or ComfortDelGro Taxi reserves the right to withdraw or cancel ComfortProtect at any time without prior notice.
17. Nothing should be thought of, or relied upon, as advice or a recommendation of any of the Policy. You acknowledge that you are aware that you may seek independent advice from a qualified advisor before you opt-in for ComfortProtect. You hereby agree to take sole responsibility to ensure that this Policy is appropriate to your financial needs and insurance objectives.
18. To the fullest extent permissible by law, ComfortDelGro Taxi shall not be liable for any claim, loss or damage whatsoever incurred by you arising from you opt-in for ComfortProtect.
19. The ComfortProtect Terms and Conditions shall be governed by the laws of Singapore.
20. This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.or.sg).

Free ComfortProtect Terms and Conditions

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2. ComfortDelGro Taxi shall undertake the personal accident insurance policy as the master policy holder for the benefit of you as the insured member.
3. Each insured member is eligible to opt in to ComfortProtect once for free (“**Promotion**”).
4. The Promotion is valid from 6 October 2021 to 31 March 2022.
5. By opting-in for ComfortProtect, you hereby acknowledge and agree to these ComfortProtect Terms and Conditions and the terms and conditions of the Policy (“**Policy Wordings**”).
6. You warrant and represent that you meet all of the following criteria to qualify as an insured member of the master Personal Accident insurance policy (insofar as they are applicable):
 - 6.1. You are a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent’s Pass or S Pass Holder.
 - 6.2. You live in Singapore for at least 183 days in a year.
 - 6.3. You are between the age of eighteen (18) and sixty-five (65) years old (as of last birthday).
 - 6.4. You do not work in any profession in the Exclusion List.
7. A summary of the key terms and conditions can be found in the [Product Summary](#) and [General Exclusions](#) of the Insurance Product. You declare that you have read the [Policy Wordings](#) and understand that the Policy is subject to exclusions stated in the Policy Wordings. The Policy Wordings are provided by HL Assurance and shall not constitute advice of the suitability of the Policy.
8. You declare that the statements made and particulars given in your application upon opt-in are true, correct and complete to the best of your knowledge and belief, in every aspect and all disclosed information and particulars are true, correct and complete. You agree that the declaration you have made upon opt-in shall be the basis of the insurance contract. If any information is untrue, incorrect or incomplete, the Policy cover may be void.
9. Upon your successful opt-in, you will be enrolled as an insured member of the master personal accident policy.
10. By opting in to ComfortProtect, you agree that HL Assurance may, conditional upon obtaining your valid consent under applicable law, send to you marketing and promotional information through the channels that you had consented to.
11. HL Assurance may contact you via a voice call (“**Service Call**”) to inform you of the Policy’s application or coverage and with consent from you, provide policy updates through the Service Call.
12. By opting in to ComfortProtect, you agree that HL Assurance may, conditional upon obtaining your valid consent under applicable law, send to you marketing and promotional information through the channels that you had consented to.
13. You agree that ComfortDelGro Group and HL Assurance may collect, use, disclose and/or process your Personal Data in accordance with:

- 13.1. HL Assurance's Policy on Personal Data, available at <https://www.hlas.com.sg/policyonpersonaldata/> ; and
- 13.2. ComfortDelGro Group's Personal Data Protection and Privacy Policy, available at <https://www.cdgtaxi.com.sg/privacy-policy/>.
14. Without prejudice to the generality of the foregoing you agree that ComfortDelGro Group and HL Assurance may collect, use, disclose and/or process your Personal Data for any purpose in respect of which it has obtained your valid consent under the PDPA.
15. Your opt-in is only effective upon you paying the full ComfortProtect premium AND your receipt of the Policy Schedule, which will be sent to your email address.
16. Your opt-in and/or Policy cover will not be in effect, and a notification will be sent to your email address if:
 - 16.1. Payment of your fare and/or ComfortProtect premiums is unsuccessful; or
 - 16.2. You initiate a chargeback with your bank, card issuer or payment service provider to reverse payment of your fare amount and/or the ComfortProtect premiums.
17. In the event your opt-in for ComfortProtect was unsuccessful, the full premium paid will be refunded to you.
18. HL Assurance and/or ComfortDelGro Taxi reserves the right to withdraw or cancel ComfortProtect at any time without prior notice.
19. HL Assurance may vary the Terms and Conditions of this Promotion without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
20. Nothing should be thought of, or relied upon, as advice or a recommendation of any of the Policy. You acknowledge that you are aware that you may seek independent advice from a qualified advisor before you opt-in for ComfortProtect. You hereby agree to take sole responsibility to ensure that this Policy is appropriate to your financial needs and insurance objectives.
21. To the fullest extent permissible by law, ComfortDelGro Taxi shall not be liable for any claim, loss or damage whatsoever incurred by you arising from you opt-in for ComfortProtect.
22. The ComfortProtect Terms and Conditions shall be governed by the laws of Singapore.
23. This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.or.sg).