

ComfortProtect General Terms and Conditions

1. ComfortProtect comprises of a personal accident insurance ("**Policy**") underwritten by HL Assurance Pte Ltd ("**HL Assurance**") that is exclusive to CDG Zig Pte Ltd ("**CDG Zig**") and available through the CDG Zig App.
2. CDG Zig 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 CDG Zig, and HL Assurance to collect, use, process and/or disclose your Personal Data (as defined under the PDPA) 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 CDG Zig reserves the right to withdraw or cancel ComfortProtect at any time without prior notice to you.
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, CDG Zig shall not be liable for any claim, loss or damage whatsoever incurred by you arising from you opting-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).

First Free Opt-in ComfortProtect: Terms and Conditions (“Terms”)

1. Each insured member is eligible to opt in to ComfortProtect once for free (“**Promotion**”).
2. Upon opt-in, ComfortProtect will be applied on your first eligible ride for free. Thereafter, the ComfortProtect premium shall be payable for each subsequent ride until you opt-out from ComfortProtect.
3. The Promotion is valid until further notice. CDG Zig and HLAS reserves the right to withdraw or cancel this Promotion at any time.
4. You will not be entitled to any refund of ComfortProtect premiums if you do not opt-out after the first eligible ride.
5. These Terms shall apply in conjunction with the HLAS General Terms and Conditions <https://www.hlas.com.sg/comfortprotect-benefits-and-coverage> (“**General Terms**”), which shall apply. By participating in the Promotion, you are deemed to have agreed and accepted the General Terms.
6. CZPL’s records and decisions on all matters relating to the Promotion (including but not limited to the eligibility of any insured member to participate in the Promotion) shall be final, conclusive and binding. CZPL is not obliged to entertain any correspondence, claims or appeals.
7. CZPL may add to, amend, modify or vary any or all of these Terms at any time without notice or liability to any person.
8. These Terms are governed by, and shall be construed in accordance with, the laws of Singapore.

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