

**STARHUB'S SERVICE SPECIFIC TERMS & CONDITIONS
SMARTSUPPORT HOME TERMS & CONDITIONS BY LIBERTY INSURANCE PTE LTD**

These are StarHub's Service Specific Terms and Conditions for customers who purchased or intend to purchase SmartSupportHome by Liberty Insurance Pte Ltd (the "**Service**").

This Service is offered under a group policy ("Group Policy") underwritten by the insurer Liberty Insurance Pte Ltd ("Liberty"). StarHub Ltd ("StarHub") is the policy holder and not an insurer or insurance intermediary; (ii) is not licensed or supervised by the Monetary Authority of Singapore; (iii) does not assume any risk or liability in respect of the Service; and (iv) does not act as an agent for Liberty or for you.

1. Service Specific Terms & Conditions

- 1.1 In addition to these Service Specific Terms & Conditions, there may be other Service Specific Terms & Conditions which would apply specifically to the other services that you have subscribed for or other value-added services that you have purchased.
- 1.2 **The Terms and Conditions:** These Service Specific Terms & Conditions, together with the Consumer General Terms & Conditions, form the terms of the contract between you, the consumer, and us, StarHub with respect to the Service (collectively the "**Terms & Conditions**"). You agree to use the Service in accordance with the Terms & Conditions and our policies, guidelines, instructions, notices and directions as may be prescribed by us from time to time. The provisions of StarHub's Personal Data Protection Policy would also apply to your relationship with us.
- 1.3 **Capitalised terms:** Unless the context otherwise requires, capitalised terms not defined in these Service Specific Terms & Conditions have their meanings set out in the Coverage Summary and the Consumer General Terms & Conditions.

2. Description of Services

- 2.1 The Service provides you with Breakdown coverage for your Eligible Devices. This is a service that you can sign up for at a monthly Charge of \$20.18 (inclusive of 8% GST).
- 2.2 StarHub may procure your addition as an insured person under the Group Policy. However, StarHub is not responsible for (1) procuring compensation to you in relation or in accordance with the Group Policy; (2) enforcing the Group Policy; or (3) ensuring that Liberty complies with the Group Policy. All risk and liability insured under the Group Policy is assumed or indemnified by Liberty and not by StarHub.
- 2.3 You do not enter into any contractual relationship with Liberty. Without prejudice to the generality of the foregoing, your signing up for the Service with us (whether successful or otherwise) does not constitute an offer to Liberty which (if accepted) would constitute a binding contract between (i) you, and (ii) Liberty. The contract of insurance is between Liberty and StarHub as the policy holder.
- 2.4 Claims are to be made directly to Liberty and not to StarHub. Any repair, replacement or reimbursement, if applicable, will be made by Liberty.
- 2.5 StarHub will not be responsible for answering any queries or complaints related to the Service.

3. Disclosures

- 3.1 The name of the licensed insurer is Liberty Insurance Pte Ltd.

- 3.2 StarHub Ltd's relationship with Liberty is as follows: StarHub Ltd and Liberty (i) have entered into the Group Policy; and (ii) have agreed for StarHub to carry out certain introductory, billing and advertising activity for which StarHub receives administrative fees per month for each enrolment under the Group Policy.
- 3.4 The conditions of the Group Policy may be found in a Coverage Summary. .
- 3.5 The premium charged by Liberty to StarHub is \$20.18 (inclusive of GST) per month.
- 3.6 Any and all insurance coverage shall be governed by the Group Policy and subject to your eligibility.
- 3.7 Pursuant to Section 68 of the Insurance Act 1966 and save for any applicable deductible under the Group Policy, payments by you to StarHub of moneys due in respect of the Service constitutes a discharge of any of your liability in respect of such payments. Payment by Liberty under the Group Policy must be made to you in order for Liberty's payment obligation to be discharged.
- 3.8 Liberty and/or its appointed service provider(s) will collect, use and disclose your personal data for the purposes of providing the Services to you. The provisions of [Liberty's Personal Data Protection Policy](#) will also apply to your relationship with Liberty.

4. Eligibility and availability

- 4.1 The Service is open to all new and existing StarHub customers who sign up for or have existing subscriptions for Data Services (as defined below) who are Singapore citizens, permanent residents or foreigners with work pass, and at least 18 years old at the time of application, where "**Data Services**" means any Fibre Broadband plan, HomeHub+ plan, HomeHub/HomeHub+ bundle or any StarHub mobile plans which provide data connectivity and plans / bundles which are branded as StarHub.
- 4.3 Devices covered by the Services are subject to eligibility requirements governed by the Group Policy (each Eligible Device, a "**Covered Device**"). You may register any Covered Devices, at any time during the period of the Service.
- 4.4 The Service is not available to any person who has had the enrolment with the Service terminated within the previous 12 months.
- 4.4 Applications are subject to Liberty's approval and may be declined at Liberty's discretion. If accepted by Liberty within seven (7) days of your application, the Service will be active on the day on such acceptance ("**Start Date**") and you will be notified via SMS and email that you are enrolled as an Insured and issued with an Insured Schedule.

5. Coverage

Any and all insurance coverage in relation to the Service shall be governed by the Group Policy and subject to your eligibility thereunder. You agree to comply with the Group Policy.

6. Period of Service

In the absence of any termination in accordance with this Agreement, this Agreement and the Service shall automatically continue on a month-to-month basis.

7. Tech Support and Security Advisory services

- 7.1 As an insured person under the Services, you and your Family Members get access to the following services: (a) technical support for your Covered Devices; and (b) security advisor service for your online presence, (together the “**Additional Services**”). These Additional Services will be offered via the [portal](#) managed by Asurion (“**Portal**”), and are particularized in full at the Portal.
- 7.2 You agree that the Additional Services are provided by Liberty’s appointed third party service provider, NEW Asurion Singapore Pte Ltd (“**Asurion**”), and shall be governed separately by terms and conditions entered into between you and Asurion. These Additional Services are offered on a complimentary basis to you, and Liberty facilitates provision of these Additional Services purely on a referral or arrangement basis. Asurion acts as independent third-party company and is the sole provider of these Services to you.
- 7.3 You agree that neither Liberty nor StarHub shall not be held responsible or liable in any way for any action, omission, advice or information that is given on statements made by Asurion or other persons arising from or in connection with these Additional Services. Liberty and StarHub expressly disclaims all warranties of any kind, whether express or implied, including implied warranties of merchantability, satisfactory quality, and fitness for a particular purpose and non-infringement, to the fullest extent allowed by law.

8. Billing and payment

We will bill you for the Service based on Start Date. This billing cycle will follow the billing cycle for any or all of the Data Services.

For example, if your Mobile Postpaid bill cycle is on the 12th of every calendar month and the Start Date is 15th February, you will be charged \$20.18 (inclusive of 8% GST) on 15th May.

Unless otherwise stipulated by us, all applicable Charges will be quoted inclusive of GST. Charges will be adjusted according to the prevailing GST rates.

9. Termination

- 9.1 Without prejudice to and in addition to the termination rights under the Group Policy, this Agreement and the Service may be terminated by either party giving written notice to the other party without assigning any reason. If all the Data Services have been terminated and/or transferred to another person, for any reason whatsoever, the Service will be immediately and automatically terminated. If all the Data Services have been suspended due to your default, the Service will likewise be immediately and automatically terminated.
- 9.2 Notwithstanding Clause 9.1 above, termination shall only be effective when we have cancelled the respective coverage under the Group Policy.
- 9.3 For the avoidance of doubt, if the Service is terminated for any reason whatsoever, your coverage under the Service will be immediately and automatically terminated.
- 9.4 If you have made a claim under the Group Policy before the termination of the Service and such claim is successful, the charges corresponding to the month of the Service in which the claim was made will not be refunded to you.
10. **Our right:** We reserve the right to suspend, terminate or change any of these terms and conditions and/or the Service (whether in whole or in part) at our sole and absolute discretion, at any time, without prior notice and without any liability. If you continue to use the Service, you will be deemed to have

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accepted such changes. Notwithstanding the foregoing, termination of this Agreement and the Service shall only be effective when we have cancelled the respective coverage under the Group Policy.

Meanings

This Clause sets out how certain words and phrases are used in this Agreement.

What these words mean in this Agreement

“you” or “your” : the person who uses or intends to use the Services (including his or its successors and permitted assigns) and anyone appearing to us to be acting with that person’s authority or permission.