

Home Credit Specified Contents Group Policy

CHUBB

Group Policy Number: HCPSP50001

Insurance Agreement

The Group Policyholder (as specified in the Policy Schedule) and Insurance Company of North America (a Chubb Company), hereinafter referred to as the “Company”, agree that:

The Company will, subject to the terms, conditions, provisions and Exclusions of this Group Policy, provide the insurance in the manner and to the extent set out in this Group Policy. All information supplied to the Company by the Group Policyholder shall be incorporated into and be the basis of this Group Policy.

This Group Policy, the application form, the Policy Schedule and endorsements, if any, shall be read together as one contract and any word or expression to which specific meaning has been attached shall, unless the context otherwise requires, bear such meaning wherever it may appear.

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



PETER VAN RATINGEN
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.)

Part I - Benefit

The Company will indemnify the Insured against the cost of Repair or Replacement for any Damage to the Content/s of the Insured while located at the Premises caused by an Accident occurring during the Period of Insurance, subject to the terms and conditions herein. The Company shall only be liable to pay for a maximum of two (2) approved claims during the Period of Insurance. In case of Replacement, the original insured Content will become the property of the Company.

Part II - Definitions

In this Group Policy some words have a special meaning (whether expressed in the singular or the plural) and are defined below.

“Accident” or “Accidental” means a sudden, unforeseen, fortuitous and unintended event.

“Acts of Terrorism” means any actual or threatened use of force or violence directed at or causing Damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain or acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

“Civil Commotion” means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

“Company” or “Us” or “Our” or “We” means Insurance Company of North America (a Chubb Company).

“Confirmation of Cover” means the document provided to the Insured regarding the insurance coverage under this Group Policy. Any Confirmation of Cover in effect when the Group Policy is cancelled, non-renewed or otherwise terminated shall continue to be in effect for the period of coverage specified in the Confirmation of Cover.

“Content/s” means the appliance/s purchased and paid by the Insured through an approved loan issued by the Group Policyholder as specified in the Confirmation of Cover.

“Damage” means any unforeseen and accidental physical damage to or destruction of the insured Content, including by fire, that prevents its correct operation.

“Day” or “Days” means calendar days.

“Eligible Customer/s” means the loan borrowers of the Group Policyholder who are eligible for enrolment as declared by the Group Policyholder to the Company.

“Effective Date” means the date on which insurance under this Group Policy commences as stated in the Policy Schedule.

“Expiry Date” means the date on which insurance under this Group Policy expires or ends as stated in the Policy Schedule.

“Flood” means the inundation of normally dry land by water escaping or being released from the normal confines of any natural water course including but not limited to lake, river, reservoir, canal or dam.

“Group Policy” means this document, the application and the Policy Schedule describing the insurance contract between the Group 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 an authorized executive officer of the Company and countersigned by the Group Policyholder.

“Group Policyholder” means HC Consumer Finance Philippines, Inc., the policy owner of this Group Policy.

“Insured” means the customer of the Group Policyholder who has purchased the Content/s as specified in the Confirmation of Cover and paid the premium therefor through an approved loan issued by the Group Policyholder and is the legal owner of the Content/s.

“Malicious Damage or Vandalism” means a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the property.

“Open Air” means an area of the Premises which is not fully enclosed by walls and a roof or not fully capable of complete closure and includes but is not limited to the following areas:

- a. a veranda, porch, gazebo or carport; or
- b. any open area within the land boundaries of the Premises.

“Period of Insurance” means the start date to the end date of the individual insurance coverage of the Insured as stated in the Confirmation of Cover.

“Policy Schedule” means the schedule attached to this Group Policy.

“Premises” means the address of the Insured in the Philippines where the Contents are kept at as specified in the Confirmation of Cover.

“Repair” means to restore the Content/s to proper working order or to a condition substantially the same as its condition when new.

“Replacement” means to provide the Insured with alternative Content/s, at the Company’s discretion, which has the same or similar specification as the original Content/s, when the Damage to the Content/s is to such an extent that it cannot be repaired to equal its condition prior to its damage or destruction.

“Riot” means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

“Storm” means a violent disturbance of the atmosphere, including strong winds which may be accompanied by lightning, rain, sleet, and hail.

“Theft” means the unlawful and unauthorised taking of property with the intention to permanently deprive the owner of it.

Part III - Exclusions

The Company shall not be liable in respect of:

1. Items which are not listed in the Policy Schedule or Confirmation of Cover.
2. Any Damage to the Content/s caused by:
 - (a) being left in a motor vehicle or watercraft;
 - (b) while in transit;

- (c) while in transit to or stored in any commercial storage facility or furniture repository;
 - (d) while in transit to or stored in any exhibition, auctioneers room, museum, art gallery or when being consigned;
 - (e) when sent by courier or by post;
 - (f) being left in the Open Air;
 - (g) being outside of the Premises;
 - (h) or as a result of mysterious disappearance or misplacement;
 - (i) Theft, attempted theft or burglary
 - (i) by the Insured or any person who is living with the Insured at the Premises;
 - (ii) by tenants, roomers, boarders or paying guests and their visitors;
 - (iii) by any person who entered the Premises with the Insured's consent or the consent of any person who is living with the Insured at the Premises;
 - (iv) of money and negotiable instruments of any kind unless there is visible evidence of forcible and violent entry at the Premises;
 - (v) from any unlocked motor vehicle at the Premises;
 - (vi) from unlocked garages or storage areas of homes, residential flats, units and the like or common areas of residential flats, units and the like and any area of the Premises which is not fully enclosed by walls and a roof or not capable of complete closure and includes but is not limited to the following areas: a veranda, porch, gazebo, carport or any open areas within the land boundaries within the Premises;
 - (j) fire, explosion, lightning or thunderbolt from
 - (i) arcing, sparking, scorching or heat Damage where there is no flame; or
 - (ii) irregularities in the power supply unless there is visible evidence of a lightning strike;
 - (k) Acts of Malicious Damage or Vandalism by
 - (i) the Insured or any person who is living with the Insured at the Premises;
 - (ii) tenants, roomers, boarders or paying guests and their visitors;
 - (iii) Any person who entered the Premises with the Insured's consent or the consent of any person who is living with the Insured at the Premises.
 - (l) Impact
 - (i) caused by any road vehicle or watercraft operated by the Insured, member of the Insured's family or the Insured's employee;
 - (ii) on paving, paths, driveways or any services, whether underground or not;
 - (iii) caused by the lopping or felling of trees at the Premises;
 - (iv) resulting in Damage to the television or radio masts or aerials or antennae.
3. Where bursting, leaking, discharging or overflowing of fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus used to hold or carry liquid of any kind occurs, we will not pay for:
- (i) the cost of Repair or Replacement of the Damaged or defective part or apparatus including waterbeds;
 - (ii) Loss or Damage due to faulty or porous shower recesses or cubicles;
 - (iii) any additional cost necessary to match existing décor;

- (iv) the cost of Repair or Replacement of structural defects and faulty design;
 - (v) Loss or Damage caused as the result of the gradual escape of liquid over a period of time where the Insured or a reasonable person in the circumstances could be expected to have been aware of such gradual escape of liquid; or
 - (vi) Loss or Damage due to lack of maintenance, wear and tear or neglect;
4. Loss or Damage to the Insured's Contents which is caused by, arising from or in any way connected with:
- (i) wear and tear, rust, corrosion, gradual deterioration and depreciation;
 - (ii) mechanical, electrical or electronic breakdown including when caused by any power supply irregularity including power surge;
 - (iii) mildew and atmospheric or climatic conditions other than by rain sleet and hail;
 - (iv) domestic animals;
 - (v) vermin, insects or by the pecking, clawing, chewing, eating or nesting by birds and other wildlife;
 - (vi) any process of cleaning, repairing, restoring or retouching of any item;
 - (vii) any process involving the application of heat or the use of chemicals;
 - (viii) settlement, shrinkage, vibration or expansion in buildings, foundations, walls or pavements;
 - (ix) faulty workmanship, inherent defect, errors or omissions in design, structural defects and faulty design;
 - (x) water seeping or otherwise percolating through a wall, floor or roof due to wear and tear;
 - (xi) the roots of trees, shrubs, plants and grass;
 - (xii) erosion;
 - (xiii) mould, mildew, fungi, fungus, mycotoxins, wet or dry rot or bacteria; and
 - (xiv) disease, illness, malady, ailment, influenza, coronavirus infections, pandemic and/or flu.
 - (xv) war, undeclared war, rebellion, Civil Commotion, civil war, insurrection, revolution, invasion, war like acts of military forces or personnel, or the destruction or seizure of property for military purposes.
 - (xvi) nuclear or radioactive contamination.
 - (xvii) contamination and pollution and the removal of any resultant pollutants and contaminants.
5. Loss, Damage, cost or expense of any nature directly or indirectly caused by, resulting from, or in connection with any:
- (i) Storm, hurricane, typhoon, Flood;
 - (ii) earthquake, volcanic eruption, explosives and tsunami.
6. Loss or Damage or liability when intentionally caused by the Insured or a person acting with the Insured's consent, including losses resulting from the taking or other misappropriation of the Contents.
7. Asbestos or asbestos products or any materials containing asbestos in whatever form or quantity.
8. Loss or Damage or liability caused by or in connection with the Insured's failure to use all reasonable means to protect and maintain the insured property before, at, or after the time of any loss or Damage.
9. Consequential loss of any kind.
10. Any loss or Damage that cannot be attributed to an act of Loss or Damage covered by this Policy.
11. Loss or damage to any electrical machine or apparatus or to any portion of an electrical installation

arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lighting included), unless fire ensues therefrom and, liability shall be limited to actual damage by the ensuing fire.

12. Any Damage directly or indirectly caused by Acts of Terrorism.

13. Any Damage as a direct result of the Insured's efforts to alter the Contents in any way.

Part IV – General Conditions

Enrolment

Enrolment for this Group Policy shall be by submission by the Group Policyholder of the daily/weekly/monthly enrolment declaration of its eligible Insureds.

The following documents and/or information will form part of this Group Policy:

- a) Completed and signed application form; and
- b) Daily/Weekly/Monthly enrolment declaration of its eligible Insureds who confirmed enrolment via a secured file transfer protocol (SFTP) site or a password-protected file submitted by the Group Policyholder to the Company.

Enrolment Period

To avail of the insurance benefits under this Group Policy, the Insured must be enrolled on the date of approval of the loan for the Insured's Content issued by Home Credit Philippines.

Right to Return Policy

In the event the Group Policyholder/Insured is not satisfied with the Group Policy/Confirmation of Cover for any reason, the Group Policyholder/Insured may cancel this Group Policy/Confirmation of Cover by advising the Company in writing within seven (7) days after receipt of this Group Policy. Any premium paid will be refunded during this period. The Insured will not receive a refund if the Insured has made a claim during this period.

Premium Payment

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

Review of Premium Rate

The Company and the Group Policyholder agree to review the performance of this Policy three (3) months after Effective Date and every three (3) months thereafter. 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 Group Policyholder; provided that the change in premium rate shall apply only to new loan availers to be enrolled under this Group Policy. If the Company and the Group 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 Policy. In case of non-agreement as to the new premium rate, the Company may notify the Group Policyholder that thirty (30) Days from date of such notice, no additional new Customers will be enrolled under this Group Policy.

Due Diligence

The Insured shall exercise due diligence and take all reasonable precautions to protect the Content against Accidental Damage and comply with requirements and manufacturers' recommendations.

Alteration to Risk

Any alteration to the risk after commencement of the Policy must be notified by the Insured to Us in writing immediately after such change in risk comes to the Insured's notice. Alterations that the Insured must notify Chubb of include but are not limited to:

- (a) Change in Premises;
- (b) the Premises being left unoccupied for a period of more than thirty (30) consecutive days;
- (c) where the nature of the occupation of or other circumstances affecting the Premises are changed in such a way to increase any risk insured under this Policy; or
- (d) The Insured being placed into bankruptcy, receivership, administration or liquidation.

If We accept the altered risk, the Insured must pay Us any additional premium it requires.

Applicable Law

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

Mediation

In the event of any dispute or difference as to the amount of any loss or Damage covered by this Group Policy, the Company and the Group Policyholder or the 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 other alternative dispute resolution procedure.

Renewal Conditions

Unless the Company, at least forty-five (45) Days in advance, mails or delivers to the Group Policyholder at the address shown in the Group Policy notice of its intention not to renew the Group Policy or to condition its renewal upon reduction of limits or elimination of coverages at the Company's premium rate in force at the time of renewal, the Group Policyholder shall be entitled to renew the Group Policy upon payment of the premium due. The Company's acceptance of premium shall constitute its consent to renewal.

Cancellation

This Group Policy, or any individual insurance provided hereunder, shall not be cancelled by the Company except upon prior written notice there to the Group Policyholder/Insured, and no notice of cancellation shall be effective unless it is based on the occurrence, after the Effective Date of this Group Policy/after the start of the individual insurance cover, of one or more of the following:

- a) non-payment of premium;
- b) conviction of the Insured of a crime arising out of acts increasing the hazards insured against;
- c) discovery of fraud or material misrepresentation;
- d) discovery of wilful or reckless acts of omissions increasing the hazards insured against;
- e) changes in the property insured which result in the property becoming uninsurable;
- f) failed to tell Us about any changes in the circumstances of the risk during the Period of Insurance.
- g) discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured; or
- h) 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 shall be in writing, mailed or delivered to the Group Policyholder/Insured at the address shown on the Policy Schedule/Confirmation of Cover and shall state (i) which of the grounds set forth in this provision is relied upon, and (ii) that, upon written request of the Group Policyholder/Insured, the Company will furnish the facts on which the cancellation is based.

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

If the Insured cancels his individual insurance cover, which must be in writing, the Company shall be entitled to retain a portion of the premiums computed in accordance with the applicable percentage indicated below, but in no event less than the Company's customary minimum premium.

Period of Coverage Prior to Cancellation	Percentage of Paid Premium (computed based on premiums exclusive of documentary stamps and premium taxes) To Be Retained by the Company
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

Inspection and Salvage

If the Insured makes a claim, We may inspect the Content/s. While We have no obligation to take possession of any Damaged Content/s, We reserve the right to do so.

The Company is entitled to obtain and retain any Content/s that are salvaged or recovered after it pays a claim by replacing such Content/s. The Company may sell the Content/s and keep the proceeds.

Reasonable Care

The Insured must:

- (a) take all reasonable measures to maintain insured Content/s under this Group Policy in sound condition and good repair;
- (b) take all reasonable precautions to prevent or minimize loss, Damage, destruction, cost or expense covered by this Group Policy; and
- (c) comply with all obligations and regulations imposed by law and by any authority.

Subrogation

If the Company makes a payment under this Group Policy, the Company is subrogated to all the Insured's rights of contribution, indemnity or recovery. The Insured must not surrender any right to or settle any claim for contribution, indemnity or recovery without the Company's prior written consent. The Insured must do all things and execute all documents to enable the Company to sue in the Insured's name for such contribution, indemnity or recovery.

Where the Insured has agreed with another person or company (who would otherwise be liable to compensate the Insured for any loss or Damage which is covered by the contract of insurance) that the Insured will not seek to recover such loss or Damage from that person, the Company will not cover the Insured, to the extent permitted by law, for such loss or Damage.

Termination

An Insured's cover under this Group Policy will end upon the happening of any of the following:

- a) when the Insured dies;
- b) when the Insured has filed for two (2) approved claims during the Period of Insurance;
- c) if this Group Policy is cancelled by Us;
- d) if the Insured makes any fraudulent claim, in which case the Insured's cover will end and the Insured will have to return the insurance benefit We have paid. The Insured will not receive any further benefits or have to pay any further premiums; and

- e) if the Insured modifies, alters, or changes the Content/sor sells or transfers the ownership to another person then the benefit under this Group Policy will cease immediately.

Fraudulent Claims

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

Fraud Warning

Section 251 of the Insurance Code, as amended, 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.

Clerical Error

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

Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Group Policy shall invalidate all claims hereunder.

Currency

Premiums payable under this Group Policy shall be in Philippine Peso.

Entire Contract

This Group Policy, including endorsements, Confirmation of Cover and attached papers the descriptive title of which are mentioned in this Group Policy, if any, the application on file with the Company or attached herewith and 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.

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

Geographical Limits

The cover set out in the Group Policy is restricted to loss or Damage sustained in the Republic of the Philippines, unless otherwise stated.

Sanction

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Group Policy remain unchanged.

Legal Action

Unless the claim has been denied, no legal 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 twelve (12) months from notice of 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 available at the website of the Group Policyholder www.homecredit.ph and the website of the Company www.chubb.com/ph-en

Privacy Statement

In this Statement “We”, “Our” and “Us” means Insurance Company of North America (a Chubb Company). “You” and “Your” refers to Our customers and prospective customers as well as those who use Our website. This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our website.

Why We Collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You. Sometimes, We may use Your Personal Information for Our marketing campaigns, in relation to new products, services or information that may be of interest to You. If You wish to opt out of Our marketing campaigns, You can contact Our customer service team on +63 2 849 6000.

How We Obtain Your Personal Information

We collect Your Personal Information (which may include sensitive personal information) at various points including but not limited to when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). 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 You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

How We Disclose Your 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 centres). In some circumstances, in order to provide Our services to You, We may need to transfer Your Personal Information to other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore (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.

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.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside the Philippines We take steps to protect Personal Information against unauthorized disclosure, misuse or loss.

Your Consent

In dealing with Us, You agree to Us using and disclosing Your Personal Information as set out in this Privacy Statement and Our Privacy Policy. This consent remains valid unless You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Our Data Protection Officer.

Access to and Correction of Your Personal Information

If you would like a copy of your Personal Information or wish to correct or update it, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, or You would like a copy of Our Privacy Policy, or wish to request access to, update or correct your personal information held by Us, please contact Our customer service team on +63 2 849 6000 or email DPO.PH@chubb.com

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

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 2 849 6000
F +63 2 325 1675

About Chubb in the Philippines

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, 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 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 and other locations, and employs approximately 31,000 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 Accident & Health insurance through direct marketing.

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

Chubb. Insured.SM



Policy Schedule

Home Credit Specified Contents Group Policy

Group Policyholder:	HC Consumer Finance Philippines, Inc (Home Credit)
Group Policy No.:	HCPSP50001
Effective Date:	01 October 2019
Expiry Date:	01 October 2022
Name of Insured:	Loan Customers of HC Consumer Finance Philippines, Inc. (Home Credit)
Schedule of Benefit:	Indemnify the Insured against the cost of Repair or Replacement for any Damage to the Content/s of the Insured while located at the Premises caused by an Accident occurring during the Period of Insurance, subject to the terms and conditions herein. The Company shall only be liable to pay for a maximum of two (2) approved claims during the Period of Insurance. In case of Replacement, the original insured Content will become the property of the Company
Total Premium:	Based on the Loan Tenor (but minimum of 12 months for Loan Tenor less than 12 months)
Appliance Details:	Serial No.

Documentary stamps have been paid and affixed to the premium register.

In witness whereof, the Insurance Company of North America has caused this policy to be issued on its behalf by the undersigned authorized representative.

CHUBB®

Insurance Company of North America
(A Chubb Company)

By:



Peter van Ratingen
Country President