



PRIVATE ART, JEWELLERY, WATCHES, WINE, WHISKY AND HANDBAGS INSURANCE POLICY

The policy, **schedule** and any **endorsements** form one document and together with the information **you** have provided form a contract between **you** and **us**.

We will insure **you** up to the amount insured shown in the **schedule** during the **period of insurance** for which **we** have accepted **your** premium, provided all the terms and conditions of the policy are complied with.

For and on behalf of XL Insurance Company SE (Singapore Branch)

138 Market Street
#10-01, CapitaGreen
Singapore 048946

Coverholder : KoverNow Pte Limited

9 Raffles Place
#24-01 Republic Plaza Tower One
Singapore 048619

The Coverholder acts as agent for the Insurers in performing its duties under the Agreement No. AXL3113SG

All enquiries (other than claims) should be addressed to the Coverholder

NOTES

- a. This is a legal document and should be kept in a safe place.
- b. Please read the policy, the **schedule** and any **endorsements** carefully. If they are not correct return them to **us**.
- c. **You** must inform **us** immediately of any change in circumstance that may affect this insurance. If **you** do not, **your** policy may be invalid.



DEFINITIONS

Definitions

Certain words in this policy have special meanings. These meanings are given below. To help **you** identify these words **we** have printed them in **bold**.

Agreed value

The value of an item agreed between **you** and **us** for the purposes of this policy only. **We** make no representations that this is the value that the item would attain if sold. The **agreed value** should not be relied upon for any purpose except insurance with **us**.

Endorsement

Any variation made to the policy agreed by **us** in writing.

Deductible

The amount for which **you** are responsible in respect of each and every claim.

Handbags

A bag used for carrying small personal articles and money

Home

The private dwelling(s) at the address(es) specified in the **schedule**, but not the garden, grounds, garage and outbuildings.

Art

Anything that could be bought or sold at a reputable auction house, including but not limited to paintings, works on paper, furniture, sculpture, ceramics, metalware, architectural features, collectibles, glass, clocks and barometers, specie collections, and antiques, jewellery and/or watches are excluded as they are separately defined below.

Watches and Jewellery

Gemstones, pearls, watches or items of gold, silver or other precious or semi-precious metals and/or articles comprising them, designed to be worn on the person.

Wine

Non-distilled alcoholic drink made from grapes with a maximum of 18% alcohol by volume

Whisky

A distilled grain spirit of at least 40% alcohol by volume

Loss

Physical loss.

Period of insurance

The time for which this policy is in force as shown in the **schedule**.

Safe

A strong lockable cabinet made by a specialist manufacturer specifically designed to protect **jewellery** and items of high value from theft or unauthorised removal.

**Schedule**

The document sent to **you** when **we** accepted this insurance and any subsequent amendment, whichever is the most recent, showing the name of the insured, the address of **your home, your** correspondence address, the amounts insured for each section of the policy and the **period of insurance**.

Unoccupied

Not lived in by **you** or by a person authorised by **you** for more than 60 consecutive days.

We/Us/Our

XL Insurance Company SE Singapore Branch

You/Your

The person or persons shown in the **schedule** as the insured.



THE COVER

WHAT IS INSURED

In return for your payment of the required premium, during the period of insurance you are insured against physical loss of or physical damage to **your art, jewellery and/or watches** within **your home** or anywhere in the world carried by **you** or **your** spouse; or as set out in **your schedule**, unless the loss is caused by a peril that is excluded.

We will not pay more than SGD80,000 for losses of **jewellery and/or watches** out of home safe in each and every loss in the cause of theft, or disappearance, unless such **jewellery and/or watches** are:-

- (a) being worn;
- (b) being carried by hand under the Insured's personal supervision;
- (c) deposited in a bank;
- (d) if the Insured is staying at a hotel or motel, **jewellery and/or watches** must be kept in the hotel room safe if the Insured is away from the room

NEWLY ACQUIRED PROPERTY

You are insured against physical loss of or physical damage to newly acquired **art, jewellery, watches, wine, whisky or handbags** while it is anywhere in the world. The total sum insured may be increased by up to 25% to cover new acquisitions provided **you** notify **us** within 60 days of the acquisition and an additional premium set by **us** is paid. This allowance will be reinstated following each notification to **us**.

PROPERTY IN SOMEONE ELSE'S POSSESSION

If the **art, jewellery, watch, wine, whisky or handbag** is a gift or an engagement ring, the name of the individual who has possession of the **art, jewellery, watch, wine, whisky or handbag** must be included on the declarations page under Named Insured and Address.

BASIS OF SETTLEMENT (HOW WE PAY A CLAIM) – JEWELLERY, WATCHES OR HANDBAGS

1. We may at **our** option:
 - a) repair, replace or re-make the **jewellery, watches or handbags** at **our** cost; or
 - b) pay the actual **agreed value** of the **jewellery, watches or handbags** at the time of loss

We may take all or part of the damaged **jewellery or handbags** at the agreed value. **Jewellery, watches or handbags** that **we** have paid for or replaced will become **our** property, including the box, accessories and original papers (or card) of the item, if any of those elements are in **your** possession and contribute to its value.

Under no circumstance will **we** be liable for more than the **agreed value** of the **jewellery, watches or handbags**.

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2. In respect of physical loss of or physical damage to a pair or set, we may at **our** option:
 - a) repair, replace or re-make the lost or damaged part to restore the pair or set to its value just before the loss at **our** cost;
 - b) pay **our** cost to replace the entire pair or set, or complete item; or
 - c) pay the **agreed value** of the lost or damaged pair or set, or complete item.

As a condition of b. and c. above, you agree to turn over to us the remaining parts of the pair or set, or complete item.

3. **We** shall not be liable for each and every claim of this policy in respect of the **deductible** stated in the schedule.

BASIS OF SETTLEMENT (HOW WE PAY A CLAIM) – WINE OR WHISKY

1. In the event of wine being lost or damage we will pay:

either

- (a) any depreciation of the item. In the event of loss of labels, the Company will pay for the cost of reinstatement of the labels and any resultant depreciation; or
- (b) the market value of the item immediately prior to the loss or damage; whichever is the lower.

2. We will never pay more than the amount insured specified in the Schedule.

RECOVERED PROPERTY

If **we** recover any of **your covered property** after **we** have paid a claim, **we** will write to **you** at **your** correspondence address shown in the schedule and **you** may repurchase it from **us** within sixty (60) days. **You** must repurchase the recovered **covered property** for either:

- a) the settled claim amount plus interest, plus any recovery costs or expenses. Interest will be charged for the period between the date the claim was settled and the date **you** repurchase the **covered property**; or
- b) the market value of the recovered **covered property** at the time of recovery and any recovery costs or expenses;

whichever is less.



GENERAL EXCLUSIONS

WHAT IS NOT INSURED

Whilst **we** aim to make **our** policy comprehensive, there are certain things **we** cannot insure.

JEWELLERY, WATCHES OR HANDBAGS

You are not insured for and **we** do not cover any loss, damage or expense caused by, contributed to, arising out of, directly or indirectly related to or resulting from:

- a) inherent defect, wear and tear, nature of the subject matter insured, gradual deterioration, insects, vermin, rust, corrosion, warping or shrinkage.
- b) faulty or inadequate design or workmanship or the use of faulty materials.
- c) rot, mould, toxic mould, mildew, fungus, atmospheric or climate conditions or action of light unless caused by Accident; "Accident" in this exclusion shall mean an unforeseen and unexpected event of violent, accidental, external and visible nature which shall be the sole cause of the aforementioned excluded item(s).
- d) **your** own wilful act, or that of any member of **your household**; this exclusion does not apply to theft of insured property by **your** domestic employees.
- e) checked-in luggage or baggage.
- f) any jewellery, watches or handbags held by you on behalf of any third party or jewellery, watch or handbag business, regardless of any financial interest you may hold.
- g) mysterious disappearance or unexplained loss.
- h) alteration, refurbishment, repair, reframing, restoring, retouching, decoration, heating, drying, cleaning, dyeing, or any other similar process.



GENERAL EXCLUSIONS

WINE OR WHISKY

Loss, **damage** or expense caused by or resulting from:

- i. natural ageing, gradual deterioration, inherent vice, latent defect, rust or oxidation, moth or vermin or cock-fly, warping or shrinkage, mould, insects, fungus, mildew, corrosion, nature of the subject matter insured;
- ii. aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost, fire, power outage or another sudden unforeseen event;
- iii. any process or, alteration, refurbishment, repair, maintenance; dismantling, restoration, decoration, heating, drying, cleaning, washing, or dyeing, faulty or inadequate construction, design or workmanship or the use of faulty materials;
- iv. a willful act by **you** or any person insured under this policy;
- v. electrical or mechanical fault or breakdown;
- vi. rising damp and rot;
- vii. ullage or natural loss of contents; discolouration/decolourisation,
- viii. confiscation, nationalisation, requisition by or under the order of any government or public or local authority;
- ix. misuse of any property insured under this policy.
- x. Inherent vice, cork-fly or climatic condition.
- xi. any cause after a bottle has been opened.
- xii. Mysterious disappearance or unexplained loss.
- xiii. bankruptcy or infidelity of the owners, directors or partners of any wine storage facility;
- xiv. theft, fraud or dishonesty committed by anyone to whom **your wine** or whisky is consigned or otherwise directly or indirectly entrusted or loaned.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

- I. confiscation, requisition, detention or destruction by, or by order of, any government, public or local authority or agency of them.
- II. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- III. an **act of terrorism** which involves using, or threatening to use, any biological or chemical agent (including contamination);
- IV. any failure in the supply of gas, metered water or heating oil to the premises caused by resulting from an **act of terrorism**.
- V. **loss**, damage or expense if the **home** is left **unoccupied** for more than 60 consecutive days unless **we** agree to this with **you** in writing.
- VI. any claim which but for the existence of this insurance would have been compensated under any other policy.
- VII. any expense incurred in preparing a claim.
- VIII. **Consequential loss**.
- IX. **Your** or another party's insolvency, scheme of arrangement or similar arrangement.
- X. the Specific Exclusions noted elsewhere.



GENERAL POLICY CONDITIONS

DUE DILIGENCE

You must take all reasonable care and measures to protect the property and to maintain it in a good and proper condition.

YOUR OBLIGATION

You must tell **us** of any change of circumstance that increases or may increase the risk. **You** will not be insured under this policy until **we** have agreed in writing to accept the increased risk. If **you** are not sure if a change is relevant, **you** should tell **us** and let **us** decide.

MAKING A CLAIM

1. Upon learning of any circumstances likely to give rise to a claim **you** must:
 - a. tell **us** immediately, but in any event within 30 days, about any incident which **you** may need to claim for under the policy. If **you** do not, **we** will not have to pay **your** claim. **You** must allow **us** to enter and inspect **your premises** whenever **we** request;
 - b. immediately (**within 24 hours**) tell the police if **you** suspect there has been a crime and obtain a crime reference number;
 - c. immediately notify **us**, in writing, of any **loss** or damage in transit and obtain a written acknowledgement;
 - d. immediately send **us**, without replying on it, any summons or other communication **you** receive in connection with any incident that may give rise to a claim under this policy. **You** must not admit, deny, negotiate or pay a claim or liability without **our** written consent. **We** are entitled, but not obliged, to take over and deal with, in **your** name, the defence or settlement of any claim.
2. To support **your** claim **we** may require **you** to provide original purchase receipts, invoices, bank or credit card statements
3. **We** are entitled to take the benefit of **your** rights against another person before or after **we** have paid a claim, and take proceedings in **your** name, but at **our** expense, to recover for **our** benefit the amount of any prospective payment under this insurance.
4. Where **we** have paid **you** the full or **agreed value** of a damaged item **we** are entitled, but not obliged, to take possession and ownership of that item. **You** must not dispose of it until **you** have **our** permission to do so.
5. If **you** have not disclosed or have misrepresented any fact or circumstance which might affect **our** decision to provide insurance or the terms of that insurance, or **you** or anyone acting for **you** makes a claim under the policy knowing the claim to be false or provides false information in connection with any claim, **we** can refuse to pay any claim or **we** can treat the insurance as void.
6. In the event of a claim being made under this policy, **we** will not settle a claim in full or in part until all outstanding premiums have been paid.

HOW TO CONTACT US

Your agent or broker may provide additional platforms for informing us of a claim via a first notification of loss. **Where such platforms exist and are operational you do not need to communicate your claim twice.** We will rely on the agent's or broker's notification and contact you directly regarding the progress of your claim assessment, or any additional information required.

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Private art, jewellery, watches, wine, whisky and handbags insurance Policy (ed. 01/26)



Should the aforementioned platform not exist or be operational, **you** can either:

- contact your agent or broker at the coordinates provided by them,
- or
- directly contact us at : newclaimsgspecialty@axaxl.com and audre.teo@axaxl.com

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CANCELLATION

You have the right to cancel the policy at any time. **We** also have the right to cancel the policy at any time but must give **you** 14 days notice. Upon cancellation, **you** are entitled to a return premium proportionate to the unexpired part of the **period of insurance** providing no claim has been submitted. If **you** cancel, **you** should write to **us**. If **we** cancel, **we** will write to **you**.

GOVERNING LAW AND JURISDICTION

This policy is governed by and interpreted in accordance with the laws of Singapore and this policy is subject to the exclusive jurisdiction of the courts of Singapore.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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SPECIFIC EXCLUSIONS

Communicable Disease Exclusion

This endorsement applies to any and all coverages and extensions of coverage afforded under the policy. The policy is amended to include the following:

Notwithstanding any provision to the contrary within this policy or any endorsement attached thereto, this policy does not insure any loss, damage, claim, cost, expense, or other sum of any nature whatsoever, directly or indirectly based upon, arising out of, attributed to, caused by, or relating to, in whole or in part:

1. any **Communicable Disease** (actual, threatened, perceived or suspected); or
2. any act, error, or omission in controlling, preventing, or suppressing, or failing to control, prevent, or suppress, or in any way relating to any actual, threatened, perceived or suspected outbreak of any **Communicable Disease**.

This exclusion applies regardless of any other cause or event contributing concurrently or in any other sequence with or to such loss, damage, claim, cost, expense, or other sum.

Any actual, alleged, threatened, perceived, or suspected presence or existence of any **Communicable Disease** at, on, in, affecting, impacting, or impairing any property, or preventing any use of any property, shall not constitute loss or damage whether physical or otherwise, or loss of use to tangible or intangible property.

The presence of a person or persons at an insured location that is/are possibly infected with a **Communicable Disease** or is/are actually infected with a **Communicable Disease** shall not constitute loss or damage, whether physical or otherwise.

With respect to this endorsement, the following definition is added:

Communicable Disease means any illness, sickness, disease, infection, condition, or disorder caused, in whole or in part, by any direct or indirect contact with or exposure to any virus, parasite, or bacteria or any disease-causing agent of any nature regardless of the method of transmission, contact or exposure.

All other terms and conditions remain unchanged.

Cyber Exclusion (Targeted Cyber Attack Write-Back)

1. Subject to paragraphs 2, 3 and 5 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from:

- a. the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or
- b. The use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

2. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would

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otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any tangible weapon or missile.

3. It is understood and agreed that paragraph 1 shall not apply to an otherwise covered physical loss of or physical damage to the property insured caused by a Targeted Cyber Attack. The burden of proving cover under this write-back shall be on the Insured.

4. For the purpose of paragraph 3, Targeted Cyber Attack means the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system where the motive is to inflict harm solely on (or upon) the Insured or the Insured's property.

5. Property insured by this policy does not include electronic data, unless and to the extent that this is expressly stated otherwise elsewhere in this policy.

JSC2019-005
22 November 2019

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America or Singapore.

Termination of Transit Clause (Terrorism)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1 Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event,

SHALL TERMINATE:

Either

1.1 as per the transit clauses contained within the contract of insurance,

or

1.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance,

1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance,

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which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or

1.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,

or

1.5 in respect of marine transits, on the expiry of 60 days after completion of discharge outside of the subject-matter insured from the oversea vessel at the final port of discharge,

1.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge,

whichever shall first occur.

2 If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

JC2009/056
01/01/2009

Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion CL 370

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes

1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

CL 370
10/11/2003

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SINGAPORE SHORT FORM PRIVACY NOTICE:

"This Privacy Notice describes how XL Insurance Company SE, Singapore Branch and Catlin Singapore Pte Ltd ("we", "us" or the "Insurer") collect, use, store, transfer and/or disclose the personal data of insureds, claimants and other parties ("you") when we are providing our insurance and reinsurance services.

The personal data provided to the Insurer, together with any other data obtained from you or from other parties about you in connection with this policy, will be used by the Insurer for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal data about you, or as a consequence of any contractual relationship we have with you. Failure to provide this data may prevent or delay the fulfilment of these obligations.

Personal data will be shared by the Insurer for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Because we operate as part of a global business, we may transfer your personal data outside of Singapore for these purposes.

You have certain rights regarding your personal data. These include certain rights to access, correct and to withdraw your consent to use your personal data.

For our Singapore Privacy Statement please see <https://axaxl.com/en-sg/privacy-and-cookies>. If you have questions or concerns regarding the way in which your personal data has been collected, used or disclosed, or you wish to make a complaint please contact: dataprotectionasia@axaxl.com. For our European Privacy Notice please see <https://axaxl.com/privacy-and-cookies>.

BROKERS, INTERMEDIARIES, PARTNERS, EMPLOYERS AND OTHER THIRD PARTIES

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business

POLICY OWNERS' PROTECTION SCHEME

"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 your insurer (or name of Scheme member) or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)."



AXA XL Singapore Complaint Handling procedure

How to Resolve a Complaint

If you wish to make a complaint in relation to XL Insurance Company SE (Singapore Branch) (hereinafter "AXA XL") it will be addressed according to AXA XL's complaint handling procedure outlined below.

Contact your Broker or Agent

If you have an insurance Broker or Agent, please bring your complaint to their attention. If your broker or agent is unable to resolve your concern, you may request the issue be escalated to your broker's or agent's management for further review.

Contact AXA XL

If your complaint has been referred to AXA XL, we will adopt a two stage review process which the following procedure will be followed:

Stage 1

1. We will acknowledge your Complaint within 5 business days.
2. We will respond to your Complaint within 14 business days of the date of receipt of your Complaint, provided we have all the necessary information and have completed any investigation required.
3. If we cannot respond within 14 business days because we do not have all necessary information or we have not completed our investigation:
 - (a) We will let you know as soon as reasonably practicable within the 14-business-day timeframe and agree a reasonable alternative timetable with you. If we cannot reach an agreement on an alternative timetable, we will advise you of your right to take your Complaint to Stage Two of the Complaint Process; and
 - (b) We will keep you informed about the progress of our response at least every ten business days, unless you agree otherwise.
4. We will respond to your Complaint in writing and tell you:
 - (a) Our decision in relation to your Complaint;
 - (b) The reasons for our decision;
 - (c) Your right to take your Complaints to Stage Two if our decision at Stage One does not resolve your Complaint to your satisfaction.



Stage 2

5. If our Stage One decision does not resolve your Complaint to your satisfaction, you may advise us that you wish to take your Complaints to Stage Two.
6. Stage Two review is conducted by an internal review panel of people not previously involved in the claim or Complaint, typically a senior claims team member and a senior underwriter.
7. We will respond with our Stage Two review decision within 15 business days of the date of receipt of your request to escalate your Complaint to Stage Two, provided we have all necessary information and have completed any investigation required.

External Dispute Resolution

8. If our decision at Stage Two does not resolve your Complaint to your satisfaction, or if we do not resolve your Complaint within 45 calendar days of the date we first received your Complaint, you may, if eligible, refer your Complaint to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) at:

Financial Industry Disputes Resolution Centre Ltd (FIDReC)
36 Robinson Road
#15-01
City House
Singapore 068877
Email: info@fidrec.com.sg
FIDReC web address: <https://www.fidrec.com.sg/>
Telephone Number: (65) 6327 8878
Fax: (65) 6327 8488 / (65) 6327 1089

For further information, please contact:

The Complaints Officer
AXA XL
138 Market Street
#10-01 CapitaGreen
Singapore 048946
Email: AsiaComplaints@axaxl.com
Telephone Number: (65) 6538 8718

9. The Monetary Authority of Singapore (MAS), together with MoneySENSE, has produced a guide for consumers on resolving a dispute with financial institutions you may refer to the guidance available on the MoneySENSE website ([Link](#))