



## Terms of Use

Thank you for using FWD Singapore's Actions on Google, powered by our AI Chatbot ("FWD Chatbot").

The following are terms of a legal agreement between you and **FWD Singapore Pte Ltd (hereinafter referred to as "FWD")** in respect of your use of the **FWD Chatbot through Actions on Google**.

By accessing, browsing or using the FWD Chatbot, you acknowledge that you have read, understood, and agree to be bound by the terms and conditions set out in this terms of use for the FWD Chatbot (hereinafter referred to as the "Terms of Use") and to comply with all applicable laws and regulations.

If you are not agreeable to these Terms of Use, please stop using the FWD Chatbot immediately.

### 1. General

- a. We reserve the right to change the Terms of Use and any other information contained in the FWD Chatbot at any time without notice. It is your responsibility to check the Terms of Use periodically for changes. The updated changes and your continued use of FWD's Chatbot after such changes will constitute your acceptance and agreement to the modified Terms of Use.
- b. We may modify, suspend, discontinue or restrict the use of the FWD Chatbot, any portion thereof or any content at any time with or without notice.

### 2. Proprietary Rights

- a. The FWD Chatbot is maintained by FWD.

## Terms of Use

- b. The materials displayed in or communicated via the FWD Chatbot, including but not limited to the information and software programmes, all text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork and computer code (the "Contents"), are protected by copyright, trademark and other forms of proprietary rights. All rights, title and interest in the Contents are owned by, licensed to or controlled by FWD.
- c. Except as expressly provided for in these Terms of Use, no part of the FWD Chatbot and no Contents may be copied, reproduced, republished, uploaded, posted, publicly displayed, transmitted or distributed in any way to any other medium for publication or distribution or for any commercial enterprise, without FWD's prior written consent.
- d. You may only use the information (and where applicable) made available for downloading for the purpose of the use of the FWD Chatbot.

### 3. Privacy Policy

- a. In order to access and use the FWD Chatbot, you may be required to provide information about yourself for purposes of verifying your identity, retrieval of your policy information or if you request for us to contact you. You agree that any personal information you give to FWD, through the FWD Chatbot, will always be accurate, correct and up to date.
- b. Your personal data will not be shared with external entities without your consent.

## Terms of Use

- c. Accordingly, you agree (i) to have read and agreed with FWD's Privacy Policy; and (ii) understand that you are solely responsible for all activities that occur under your account, including your Google account. If you are aware of any unauthorised use of your account(s), you agree to notify FWD immediately at **contact.sg@fwd.com** or **+65 6820 8888**

### 4. Restrictions on use of Materials

- a. Except as otherwise provided, the Contents of the FWD Chatbot shall not be reproduced, republished, uploaded, posted, transmitted or otherwise distributed in any way, without the prior written permission of FWD.
- b. Modification of any of the Contents or use of the Contents for any other purpose will be a violation of FWD's copyright and other intellectual property rights. Graphics and images on the FWD Chatbot are protected by copyright and may not be reproduced or appropriated in any manner without written permission of FWD.
- c. You shall not: (a) remove any proprietary notice language in the FWD Chatbot, the Contents or other documents (including copies of documents); (b) use the FWD Chatbot, Contents or other documents for any other purpose other than for your personal, non-commercial informational purposes and do not copy or post such information on any networked computer or broadcast in any form of media; (c) make any modifications to the FWD Chatbot, the Contents or documents or any such information and (d) make any additional representations or warranties relating to the FWD Chatbot, Contents, documents or such other information.

## Terms of Use

- d. You may not attempt to gain unauthorized access to any portion or feature of the FWD Chatbot, or to any of the services offered on or through the FWD Chatbot by means of hacking, password mining or any other illegitimate means. You may not probe, scan or test the vulnerability of the FWD Chatbot, nor breach the security or authentication measures of the FWD Chatbot. You may not reverse engineer, trace or seek to trace any information on any other user or visitor of the FWD Chatbot including but not limited to personal identification or information, other than your own information, as provided for by the FWD Chatbot or yourself.

## 5. Exclusion of Warranties and Limitation of Liability

- a. You expressly understand and agree that your use of the FWD Chatbot is at your sole risk and that the services are provided "as is" and "as available".
- b. If there is any discrepancy between the information provided in this FWD Chatbot and the actual coverage of your insurance policy, the terms and conditions of the policy contract applicable for your specific policy will prevail.
- c. In particular, FWD, its subsidiaries and affiliates, and its licensors do not represent or warrant to you that:
  - your use of the services will meet your requirements;
  - your use of the services will be uninterrupted, timely, secure or free from error;
  - any information obtained by you as a result of your use of the chatbot will be accurate or reliable; and
  - that defects in the operation or functionality of any software provided to you as part of the services will be corrected.

## Terms of Use

- c. Any material downloaded or otherwise obtained through the use of the FWD Chatbot is done at your own discretion and risk and you will be solely responsible for any damage to your device or loss of data that results from the download.
- d. FWD shall also not be liable for any damage or loss of any kind caused as a result (direct or indirect) of the use of the FWD Chatbot, including but not limited to any damage or loss suffered as a result of reliance on the contents contained in, communicated via or available from the FWD Chatbot.
- e. You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the FWD Chatbot.
- f. You agree not to use any device, software or routine to interfere or attempt with the proper working of the FWD Chatbot or any transaction being conducted on the FWD Chatbot, or with any other person's use of the FWD Chatbot.
- g. You may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal you send to FWD on or through the FWD Chatbot or any service offered on or through the FWD Chatbot. You may not pretend that you are, or that you represent, someone else, or impersonate any other individual or entity.
- h. You may not use the FWD Chatbot or any content for any purposes that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes the rights of FWD or others.

## Terms of Use

### 6. Right of Access

- a. FWD reserves all rights to deny or restrict access to this FWD Chatbot to any particular person, at any time, without ascribing any reasons whatsoever.

### 7. Governing Law

- b. These Terms of Use shall be governed by and construed in accordance with laws of the Republic of Singapore.