

## **IMPORTANT INFORMATION**

### **1. Who is Tigermar?**

Tigermar Global Pte. Limited (“Tigermar”) are a speciality direct insurance broker headquartered in Singapore, providing risk advisory and insurance mediation services. Tigermar is registered and regulated under the Monetary Authority of Singapore (“MAS”).

Our office and contact details are:

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### **2. Who is AXA XL?**

AXA XL, a division of AXA, is a leading global provider of insurance and reinsurance solutions, serving mid-sized to large multinational companies. In Singapore, AXA XL plays a key role in supporting local and regional businesses with specialized risk management and insurance coverage.

With strong expertise across diverse sectors—including marine, construction, energy, financial lines, cyber, and property—AXA XL Singapore is known for its technical underwriting capabilities, innovative solutions, and a client-focused approach. Its local presence, backed by AXA’s global strength, enables it to deliver tailored solutions that meet the complex needs of clients operating in Asia-Pacific and beyond.

AXA XL Singapore is also committed to sustainability and resilience, partnering with clients to better manage emerging risks in an evolving world.

More information can be found at <https://axaxl.com/>

### **3. What are my obligations?**

The insured or proposer should buy insurance on the basis of utmost good faith. The insured must provide a complete and accurate description of the cargo, including its nature, value, and location. Incorrect answers or information given in this proposal form may result in the contract of insurance being invalidated, void or claims being repudiated.

### **4. What is the Cancellation Policy?**

This insurance may be reviewed and/or cancelled by either party having given in writing to [digital@tigermar.com](mailto:digital@tigermar.com)

War Risks – 7 days

Strikes Risks – 7 days, but for shipments to and from the U.S.A. 48 hours

Except for the above, this contract may be cancelled by either the Insurer or the Policyholder each giving to the other 30 days' notice.

Cancellation shall become effective on the expiry of an appropriate number of days from midnight of the day on which the notice of cancellation is issued by or to the Insurer. Such cancellation, however, shall not prejudice any transit risk or risk which shall have attached at the time such cancellation becomes effective.

### **5. When will I receive my Insurance Certificate?**

Great News – Tigermar Digital allows you to complete this entire process in less than 5 minutes! Once payment has been successfully made, the Insurance Certificate/Evidence of Cover shall be emailed to the Insured, at the email address provided.

### **6. Are there additional charges?**

No.

What you pay, is the final amount for your Cargo Insurance. As part of the final cost there are commissions to help run Tigermar Digital and our Technology partner, to give you a better and smoother service.

### **7. Who do I email if I have a Complaint?**

As your Insurance broker, allow us to help if you have an issue. Please email your feedback to [digital@tigermar.com](mailto:digital@tigermar.com)

Our duty to you is that (a) complaints are handled in a fair, timely and appropriate manner; (b) complaints are promptly investigated and responded to; and (c) an officer is designated to handle complaints.

### **8. Are other coverages available?**

Beyond 'Tigermar Digital', Tigermar offer bespoke solutions to your insurance needs. Through our international network, we can help you find the right solution. Contact our Broking team at [Digital@Tigermar.com](mailto:Digital@Tigermar.com).

### **9. How do I make a claim?**

To file a claim, the insured must submit a completed claim form along with supporting documents, including:

- Shipping documents (bill of lading, airway bill, or transport receipt)
- Commercial invoice and packing list
- Damage report or surveyor's report (if applicable)
- Photographic evidence of the damage

- Copy of correspondence with the carrier regarding the loss or damage. The insurer will evaluate the claim, verify the coverage, and process the settlement as per policy terms.
- [Click here to submit your claim](#)- Please input your Certificate number and Shipment reference number.

Details of Claims submission can further be found on the Certificate of Insurance (COI)

## **10. Roles of Parties**

Tigermar, as your insurance broker, help to arrange and manage your insurance policy. Our partner, AXA XL Singapore, are your Insurance Company and the one Underwriting your shipment. Tigermar are not liable for any failure on the part of AXA XL Singapore to pay claims in accordance with the Policy Terms and Conditions (see Policy Wording). Tigermar are available for post-purchase advice, claim dispute resolution and complaint handling.