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:

250 Tanjong Pagar Road,
#10-01, St. Andrew's Centre,
Singapore 088541

T: +65 6715 8760

M: digital@tigermar.com

2. Who is Berkley Insurance Asia?

Berkley Insurance Company (Singapore Branch) ("Berkley Insurance Asia") is part of W. R. Berkley Corporation, a Fortune 500 global specialty insurer founded in 1967 and listed on the NYSE (ticker: WRB).

Leveraging the Group's strength and expertise across specialty lines—including Fine Art, Jewellers Block, and Specie—Berkley Insurance Asia provides tailored coverage for Musical Instruments, supported by specialist underwriting and claims expertise.

3. What are my obligations?
Insurance is arranged on the basis of utmost good faith. You must ensure that all information provided during the quotation and policy purchase process is complete, accurate, and not misleading.

This includes, but is not limited to:

- Description and value of the musical instrument(s)
- Availability of original purchase invoices
- Intended use, including overseas usage

Failure to disclose or misrepresentation of material facts may result in the policy being voided, amended, or claims being declined, in accordance with policy terms.

4. What is the Cancellation Policy?
This insurance may be cancelled by either the Policyholder or the Insurer by giving written notice to digital@tigermar.com.

- Unless otherwise stated in the policy wording:
- Cancellation by either party requires 30 days' written notice
- Cancellation will not be backdated
- Where no claim has been made, a pro-rata refund of premium may apply in accordance with policy terms

Please refer to the full Policy Wording for detailed cancellation provisions.

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 Musical Instrument Insurance. As part of the final cost there is an administration fee 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
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 team at digital@tigermar.com.

9. How do I make a claim?
To notify a claim, the insured should submit the required details as outlined in the policy confirmation email, including:

- Policy number
- Date of loss
- Sum insured
- Description of loss or damage
- Supporting documents, such as:
    - Original invoice (if available)
    - Photographs of the damaged instrument
    - Police report (if applicable)

Once received:

- Tigermar will acknowledge the claim within 3 working days
- The claim will be assessed and coordinated with Berkley Insurance Asia
- Our team will support you throughout the process to ensure a smooth resolution

Further claims instructions can be found on your Certificate of Insurance (COI).

10. Roles of Parties

- **Tigermar Global Pte. Ltd.** acts as your insurance broker, arranging and administering the policy, supporting claims coordination, and handling post-purchase enquiries.

- **Berkley Insurance Company (Singapore Branch)** is the insurer underwriting your Musical Instrument Insurance policy and responsible for claims settlement in accordance with the policy terms.

Tigermar is not liable for any failure by the insurer to pay claims under the policy, but remains available to assist with claims coordination, dispute resolution, and complaints handling.