Important Information

1. Who is Tigermar?

Tigermar Global Pte. Limited ("Tigermar") is a specialist insurance broker headquartered in Singapore, providing risk advisory and insurance mediation services. Tigermar is regulated by the Monetary Authority of Singapore ("MAS").

Our contact details are:

Tigermar Global Pte. Limited
250 Tanjong Pagar Road
#10-01 St. Andrew's Centre
Singapore 088541
T: +65 6715 8760
E: digital@tigermar.com

2. Who is GAIC?

GAIC Insurance Company, (“GAIC”) is the insurer providing and underwriting this Professional Indemnity and Medical Malpractice Insurance policy.

As the insurer, GAIC is responsible for underwriting the policy, assessing claims, and paying valid claims in accordance with the terms, conditions, exclusions, limitations, and endorsements contained within the Policy Wording.

3. What Are My Obligations?

Insurance is based upon the principle of utmost good faith.

You must provide complete, accurate, and truthful information when applying for insurance and throughout the period of insurance.

This includes information relating to:

- Your profession and qualifications.
- Your business activities and services provided.
- Revenue and business operations.
- Previous claims, complaints, investigations, or disciplinary proceedings.
- Any circumstance that may reasonably give rise to a claim.

Failure to disclose material information or providing inaccurate information may result in:

- Claims being declined.
- Policy terms being amended.
- The policy being voided or cancelled.

4. What Is the Cancellation Policy?

You may cancel your policy by providing written notice in accordance with the cancellation provisions contained in the Policy Wording.

Any refund of premium will be calculated in accordance with the cancellation terms specified within the Policy Wording.

GAIC reserves the right to cancel the policy where permitted by law and subject to the provisions contained within the Policy Wording.

5. When Will I Receive My Insurance Documents?

Upon successful completion of your application and receipt of payment, your Certificate of Insurance, where applicable, and Policy Wording will be sent electronically to the email address provided during the application process.

6. Are There Additional Charges?

No.

The premium displayed during the quotation and purchase process is the amount payable for the selected insurance cover.

Any remuneration payable to Tigermar for arranging and servicing the policy is included within the premium unless otherwise stated.

7. Who Do I Contact If I Have a Complaint?

If you have a complaint regarding the purchase of your online insurance policy or Tigermar's services, please contact:

Email: digital@tigermar.com

Tigermar is committed to:

- Handling complaints fairly and promptly.
- Investigating complaints appropriately.
- Providing timely responses and updates.
- Seeking a fair resolution.

8. Are Other Insurance Solutions Available?

Yes, beyond our online insurance covers on https://tigermar.com/online-insurance/ , 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 broking@tigermar.com.

9. How Do I Make a Claim?

If you become aware of a claim or circumstance that may reasonably give rise to a claim, you should:

Inform GAIC (contact details below) if a situation arises that may potentially result in a Claim under the Policy.

Contact Person : Mr Lim Meng Juan / Mr. Mark Zheng

Email : generalclaims@sg.gaig.com

Telephone No. : +65 8339 8808 or +6012 2204367 (MYS) / +65 6804 7850

Important Notes for the Insured Person

- You must take all necessary steps to retain all communication and documents relating to the Claim matter.
- You must inform GAIC if and when you receive any letter of demand or writ of summons or equivalent requests.
- You must NOT assume or admit liability or settle or negotiate without GAIC if and when you receive any letter of demand or writ of summons or equivalent requests.
- You must give your fullest cooperation to GAIC’s assigned Claims personnel and/or appointed Lawyer(s).

10. Roles of the Parties

Tigermar Global Pte. Limited

Tigermar acts as your insurance broker and intermediary. Our role includes:

- Arranging insurance coverage.
- Assisting with policy administration.
- Providing post-purchase support.
- Assisting with claims and complaints.

Great American Insurance Company

GAIC is the insurer and underwriter of the policy and is responsible for:

- Providing insurance coverage.
- Assessing claims.
- Managing claims settlements.
- Administering the policy in accordance with its terms and conditions.

Tigermar is not responsible for claims decisions made by GAIC.