



Fraud Protect360 Plus

First in Singapore that protects against cyber fraud via WhatsApp

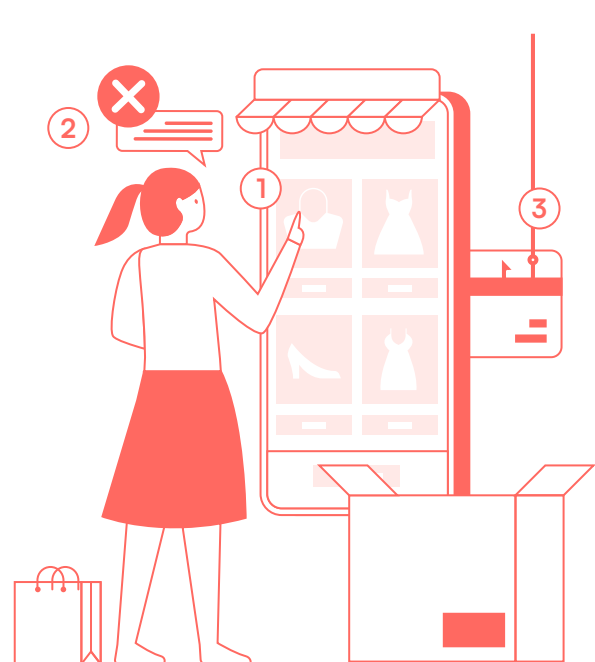
Benefits

Upgrade to **Fraud Protect360 Plus** to enjoy more benefits and greater sum assured

- 1 Protect against cyber fraud via emails, text messages and WhatsApp.
- 2 If online purchase fails to arrive within 60 days.
- 3 If you were threaten to make an online payment.
- 4 Covers costs to locate and remove virus and restore the data.
- 5 Covers expenses incurred to re-establish your reputation.



3 Real Life Experiences You May Encounter



Non-delivery of Goods Purchased Online

- 1 You made a purchase on an ecommerce platform and did not receive item.
- 2 Merchant became unresponsive and package did not arrive within 60 days from the date of purchase.
- 3 You made a police report and file claim under Fraud Protect360 Plus.

Shopping Fraud

(under Fraud Protect360 Plus) covers your non-delivered online purchases up to \$10,000.

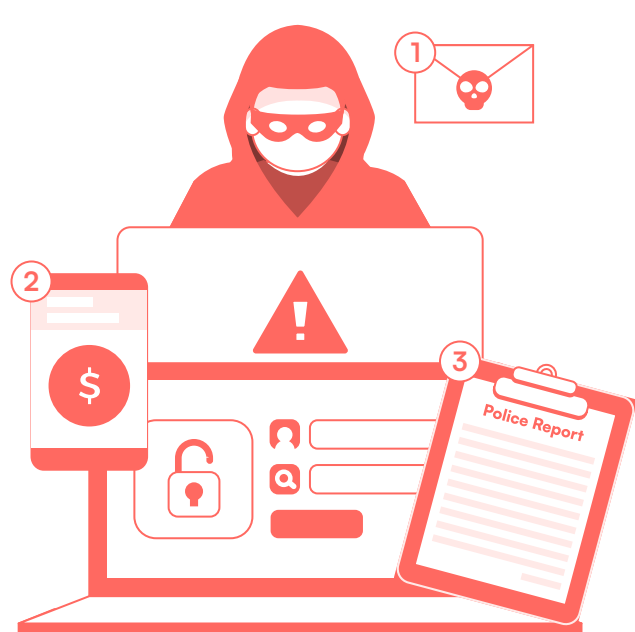
Unauthorised Electronic Funds Transfer From Personal Bank Account

- 1 A hacker gained access to your personal bank account & transferred funds out illegally.
- 2 Your personal bank account or digital wallet was compromised.
- 3 You made a police report and file claim under Fraud Protect360 Plus.



Cyber Fraud

(under Fraud Protect360 Plus) covers financial losses to personal bank accounts & digital wallets up to \$10,000.



Payment Due To Cyber Extortion Threat

- 1 You received a note from an anonymous person claiming they have gained access to your computer system.
- 2 The person threatened to leak or destroy sensitive data if you do not pay a ransom in 48 hours.
- 3 You made a police report and file claim under Fraud Protect360 Plus.

Cyber Extortion

(under Fraud Protect360 Plus) covers financial losses from extortion payment up to \$10,000.

Exclusion Scenarios



Love or Confidence Scam



Corporate or Business Transaction Fraud



Scams That Did Not Originate From Email, SMS or WhatsApp



Reimbursable Fraud Loss

Additional Personal Accident Coverage

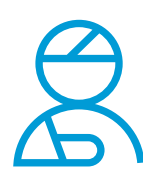
Get MORE coverage with these Personal Accident inclusions:

Accidental Death & Permanent Disablement



Get covered up to the benefit limit.

Accidental Medical Reimbursement



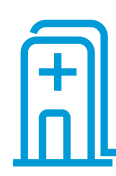
Covers Dengue, Malaria & HFMD or infectious diseases.

Hospital Cash Benefit



Cash allowance if insured is hospitalised due to injury.

Hospital Cash Benefit (ICU)



Get cash benefit in the event of hospitalisation and ICU is required.

Emergency Medical Transportation



For expenses related to ambulance services due to an accident.

Our All-Star Plans

	Fraud Protect360 PLUS	
	Gold	Platinum
Online Shopping Fraud		
Cyber Fraud		
Cyber Extortion	Up to \$10,000	Up to \$10,000
Restoration Costs		
Identity Theft		
Accidental Death and Permanent Total Disablement	Up to \$100,000	Up to \$200,000
Accidental Medical Reimbursement	Up to \$2,500	Up to \$5,000
Hospital Cash Benefit	Each hospitalised day is \$50 Up to a max of 180 days	Each hospitalised day is \$75 Up to a max of 180 days
Hospital Cash Benefit - ICU	Each hospitalised day is \$100 Up to a max of 30 days	Each hospitalised day is \$150 Up to a max of 30 days
Emergency Medical Transportation	Up to \$1,500	Up to \$3,000

For full information on **Fraud Protect360 Plus**,
hlas.com.sg/personal-insurance/fraud-protect360-plus/