Updated as of 25 Sept 2026

ComfortProtect General Terms and Conditions

1. ComfortProtect comprises a personal accident insurance policy ("**Policy**") underwritten by HL Assurance Pte Ltd ("**HL Assurance**") that is exclusive to CDG Zig Pte Ltd ("**CDG Zig**") and available through the CDG Zig App.

2. CDG Zig shall undertake the personal accident insurance policy as the master policyholder for the benefit of you as the insured member.

3. By opting in to ComfortProtect, you hereby acknowledge and agree to these ComfortProtect General Terms and Conditions and the terms and conditions of the Policy ("**Policy Wordings**").

4. You warrant and represent that you meet all of the following criteria to qualify as an insured member of the master personal accident insurance policy (insofar as they are applicable):

   4.1. You are a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependant's Pass, S Pass, or Long-term Visit Pass Holder.
   4.2. You live in Singapore for at least 183 days in a year.
   4.3. You are between eighteen (18) and sixty-five (65) years old (as of last birthday).
   4.4. You do not work in any profession in the Exclusion List.

5. A summary of the key terms and conditions can be found in the Product Summary and General Exclusions of the Policy. You declare that you have read the Policy Wordings and understand that the Policy is subject to exclusions stated in the Policy Wordings. The Policy Wordings are provided by HL Assurance and shall not constitute advice as to the suitability of the Policy.

6. You declare that all statements, information and particulars provided by you upon opt-in are true, correct and complete to the best of your knowledge and belief. You agree that the declaration you have made upon opt-in shall be the basis of the insurance contract. If any information is untrue, incorrect or incomplete, the Policy's cover may be void.

7. Upon your successful opt-in, you will be enrolled as an insured member of the master personal accident policy.

8. By opting in to ComfortProtect, you consent to CDG Zig and HL Assurance collecting, using, processing and/or disclosing your Personal Data (as defined under the Personal Data Protection Act 2012 of Singapore ("**PDPA**") for the purposes of processing, administering and servicing the Policy.

9. HL Assurance may contact you via voice call ("**Service Call**") to inform you about your application for or coverage under the Policy and, with your consent, provide policy updates during the Service Call.

10. By opting in to ComfortProtect, you agree that HL Assurance may, subject to obtaining your valid consent under applicable law, send you marketing and promotional information through the channels to which you have consented.

11. You agree that the ComfortDelGro Group and HL Assurance may collect, use, disclose and/or process your Personal Data in accordance with:

    11.1. HL Assurance's Policy on Personal Data, available at https://www.hlas.com.sg/policyonpersonaldata/ ; and

    11.2. ComfortDelGro Group's Personal Data Protection and Privacy Policy, available at https://www.cdgtaxi.com.sg/privacy-policy/.

12. Without prejudice to the generality of the foregoing, you agree that the ComfortDelGro Group and HL Assurance may collect, use, disclose and/or process your Personal Data for any purpose in respect of which they have obtained your valid consent under the PDPA.

13. Where a ComfortProtect premium is payable, your opt-in will take effect only upon your full payment of the ComfortProtect premium **and** your receipt of the Policy Schedule, which will be sent to your email address.

14. Your opt-in and/or Policy cover will not take effect, and a notification will be sent to your email address if:

    14.1. Payment of your fare and/or ComfortProtect premiums is unsuccessful; or
    14.2. You initiate a chargeback with your bank, card issuer or payment service provider to reverse payment of your fare amount and/or the ComfortProtect premiums.

15. In the event your opt-in for ComfortProtect was unsuccessful, the full premium paid will be refunded to you.

16. HL Assurance and/or CDG Zig reserve the right to withdraw or cancel ComfortProtect at any time without prior notice to you.

17. Nothing in these ComfortProtect General Terms and Conditions should be regarded or relied upon as advice or recommendation in relation to the Policy. You acknowledge that you are aware that you may seek independent advice from a qualified advisor before you opt in to ComfortProtect. You agree that you are solely responsible for ensuring that this Policy is appropriate to your financial needs and insurance objectives.

18. To the fullest extent permissible by law, CDG Zig shall not be liable for any claim, loss or damage whatsoever incurred by you arising from or in connection with your opting in to ComfortProtect.

19. These ComfortProtect General Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Singapore.

20. This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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First Free ComfortProtect Opt-in: Terms and Conditions ("Terms")

1. Each insured member is eligible to opt in to ComfortProtect once for free ("**Promotion**").

2. Upon opting in, ComfortProtect will be applied to your first eligible ride for free. Thereafter, the ComfortProtect premium shall be payable for each subsequent ride until you opt out of ComfortProtect.

3. The Promotion is valid until further notice. CDG Zig and HL Assurance reserve the right to withdraw or cancel this Promotion at any time.

4. You will not be entitled to any refund of ComfortProtect premiums if you do not opt out after the first eligible ride.

5. These Terms shall apply in conjunction with the HLAS General Terms and Conditions https://www.hlas.com.sg/comfortprotect-benefits-and-coverage ("**General Terms**"). By participating in the Promotion, you are deemed to have agreed to and accepted the General Terms.

6. CDG Zig's records and decisions on all matters relating to the Promotion (including but not limited to the eligibility of any insured member to participate in the Promotion) shall be final, conclusive and binding. CDG Zig is not obliged to entertain any correspondence, claims or appeals.

7. CDG Zig may add to, amend, modify or vary any or all of these Terms at any time without notice or liability to any person.

8. These Terms are governed by, and shall be construed in accordance with, the laws of Singapore.