

EasyCover is a value-added service made available as part of EasyParcel's Services (as defined in EasyParcel's Terms and Conditions). EasyCover is ancillary to, and does not replace, EasyParcel's core parcel booking and delivery platform, and shall not be construed as insurance or a guarantee of delivery.

EasyCover provides limited transit protection in the form of compensation to the Customer (as defined in EasyParcel's Terms and Conditions) only where a parcel or consignment is formally declared lost in transit in accordance with EasyCover's internal investigation procedures and policies, and strictly subject to the applicable terms and conditions. For the avoidance of doubt, EasyCover covers loss during transit only and does not cover damage to parcels, partial loss, delay, deterioration, or any other form of loss or damage, whether direct or indirect.

1. What is EasyCover

- 1.1 EasyCover is a value-added transit protection service offered in connection with EasyParcel's Services for parcels in transit. EasyCover is not an insurance product, does not constitute insurance, and does not provide the coverage, benefits, or protections associated with insurance policies under the laws of Singapore. EasyCover provides limited protection solely in respect of a parcel that is confirmed as lost or missing while in the custody of the selected courier service, subject strictly to the terms and conditions herein. Eligibility for any compensation under EasyCover is conditional upon timely reporting of the loss in accordance with Clause 3.
- 1.2 EasyCover does not provide insurance, indemnity, reimbursement, or guarantee against damage, loss, delay, deterioration, or any other incident whatsoever. Claims under EasyCover are not insurance claims and are not processed through any insurance or indemnity mechanism. **AS EASYCOVER PROVIDES PROTECTION ONLY FOR PARCELS LOST DURING TRANSIT, CUSTOMERS ARE STRONGLY ADVISED TO PROCURE SEPARATE INSURANCE COVERAGE AT THEIR OWN COST IF THEY REQUIRE PROTECTION AGAINST ADDITIONAL OR DIFFERENT RISKS, INCLUDING DAMAGE, DELAY, THEFT, OR CONSEQUENTIAL LOSS.**
- 1.3 EasyCover is offered as part of EasyParcel's Services offering and is not available for standalone purchase. Without limiting the foregoing, Customers may elect to purchase EasyCover in respect of shipments handled by third-party courier services through EasyParcel's Platform. In such cases, EasyCover plan shall apply only to parcels that are validly registered, supported by a valid consignment or tracking number provided at the time of purchase, and otherwise comply with EasyParcel's applicable requirements. EasyParcel does not assume any responsibility for the performance, acts, or omissions of third-party courier services.
- 1.4 Any compensation payable under EasyCover, if approved, shall be paid directly by EasyParcel, subject to the applicable caps, exclusions, and conditions set out in these terms. Payment of compensation under EasyCover shall constitute full and final settlement of EasyParcel's obligations in respect of the relevant loss.

2. EasyCover Plan

- 2.1 **THE MAXIMUM EASYCOVER COVERAGE APPLICABLE TO EACH PARCEL SHALL BE CAPPED AT SINGAPORE DOLLARS FIVE THOUSAND (SGD5,000) PER CONSIGNMENT.**
- 2.2 Where the Customer elects to purchase EasyCover, such EasyCover shall apply solely in respect of loss of the parcel during transit and shall replace the basic loss coverage provided by the relevant courier or logistics service provider. For the avoidance of doubt, claims relating to damage, partial damage, or deterioration of the parcel shall be subject exclusively to the basic compensation framework offered by EasyParcel's courier or logistics partners, in accordance with their respective terms and conditions (as set out in EasyParcel's Terms and Conditions <https://easyparcel.com/sg/tnc/>) EasyParcel shall not be liable for any additional compensation in respect of such damage.
- 2.3 Any compensation payable under EasyCover shall be subject to a capped compensation mechanism, calculated based on the lower of:

- (a) the declared value of the items or goods as provided by the Customer or shipper at the time of booking; or
- (b) the value stated in the relevant invoice or supporting documentation.

Compensation, if any, shall only be payable upon EasyParcel's confirmation, or the confirmation of EasyParcel's appointed courier or logistics partner, that the shipment is eligible for compensation, following verification of all shipment details, documentation, and compliance with EasyParcel's applicable policies and requirements.

3. EasyCover Lost Parcel Reporting Timeframe

3.1 The timeframe for reporting any lost parcel shall be strictly in accordance with EasyParcel's then-current Terms and Conditions (as made available at <https://easyparcel.com/sg/tnc/>), as may be amended from time to time, and shall be subject to and conditional upon the reporting timelines, requirements, and limitations imposed by the relevant appointed courier. EasyParcel shall not be liable for, and shall have no obligation to process or pursue, any lost parcel claim that is reported outside the applicable timeframe or that does not comply with the courier's reporting requirements.

4. Required Document(s) Upon EasyCover Claim

4.1 To enable EasyParcel to assess and process any EasyCover claim, the Customer shall submit, at EasyParcel's request, complete, accurate, and verifiable supporting documents, including without limitation:

- (a) Sales or Purchase Invoice, which shall constitute proof of:
 - i. the actual value of the parcel contents; and
 - ii. the description and contents of the parcel;
- (b) Clear photographs of the parcel contents and the external and internal packaging; and
- (c) A police report, where required by EasyParcel, including but not limited to cases involving suspected theft or loss,

(collectively, the "Required Documents").

4.2 The Customer acknowledges and agrees that failure to submit the Required Documents in full, accurately, and within the prescribed time period specified in Clause 3 or as otherwise notified by EasyParcel shall entitle EasyParcel to reject, deny, or discontinue the processing of the claim, without liability to the Customer.

4.3 Without prejudice to EasyParcel's other rights, where a shipment or parcel is alleged to be lost, stolen, or unlawfully interfered with, EasyParcel reserves the absolute discretion to require a police report or such other evidence as EasyCover may reasonably deem necessary before considering or approving any claim.

5. Claims Processing and Compensation

5.1 Upon validation and approval of an EasyCover claim by EasyParcel, compensation (if any) shall be paid using one of the following methods, as determined by EasyParcel based on the Customer's selected or available payment option:

- (a) EasyParcel Credit
The approved EasyCover claim amount shall be credited into the Customer's EasyParcel Account. Such credit shall be applied once the claim has been approved and shall be subject to EasyParcel's standard credit usage terms.
- (b) Bank Transfer
Where bank transfer is applicable, payment of the approved EasyCover claim amount shall be made to the Customer's nominated bank account within approximately seven (7) to fourteen (14) working days from the date of claim approval. The stated timeline is indicative only and subject to banking processes and verification requirements.

5.2 EasyParcel reserves the right to request additional information or documentation prior to processing any payment and to suspend or delay payment pending verification.

5.3 Any EasyCover compensation payable shall be calculated strictly based on the lower of:

- the declared value of the shipped item or goods as provided by the Customer or shipper during the booking process; or
- the declared value stated in the relevant commercial invoice or supporting documentation.

5.4 EasyParcel shall not be responsible or liable for any loss, damage, delay, or costs arising from any under-declaration, misdeclaration, or failure by the Customer, the shipper, or any third party to accurately declare the nature, quantity, value, or any other particulars of the shipped items or goods. The Customer acknowledges and agrees that it is solely responsible for ensuring the accuracy and completeness of all shipment information provided to EasyParcel, and that EasyParcel's standard service and liability obligations shall not be affected by any inaccuracies or omissions in such information.

5.5 For the avoidance of doubt, shipping fees, delivery charges, and any related service fees are non-refundable, and no refund or compensation shall be payable for such fees in the event of lost, delayed, or damaged parcels, except where expressly required under applicable laws of Singapore.

6. EasyCover Cancellation and Refund Eligibility

6.1 EasyParcel offers additional protection for your shipments through its EasyCover service. The Customer may request cancellation of EasyCover plan and a refund of EasyCover charges if the request is made within seven (7) days from the date of shipment or collection, and the shipment has not yet been scanned or processed by EasyParcel's courier partner. Any eligible refund is subject to these EasyCover Cancellation and Refund Policies and EasyParcel's then-current Terms and Conditions

6.2 EasyParcel shall not be obliged to refund EasyCover charges in the following situations:

- The shipment has already been collected, processed, or scanned by EasyParcel's courier partner;
- The cancellation request is made after the seven (7) day period, or is submitted without a valid reason; or
- The shipment has been returned to the Customer or the Sender due to unsuccessful delivery.

6.3 In cases where cancellation requests fall outside the criteria in Clause 6.2, EasyParcel may, at its sole discretion, consider partial or full refunds. Any such consideration shall not create a precedent or obligation for EasyParcel in future cases.

7. EasyCover Exclusions

7.1 EasyParcel shall not be liable for any loss, damage, or liability incurred by the Customer in relation to parcels, documents, or related services, except to the extent expressly agreed in writing. Without limiting the generality of the foregoing, EasyParcel shall not be responsible for any loss, damage, or claim arising from or in connection with the following:

- Parcels or documents that are improperly addressed, packaged, or wrapped, or do not comply with the specific requirements of the carrier;
- Incorrect, misleading, or incomplete labels, descriptions, or declarations of contents;
- Any claims arising from software, data, or electronic system failures;
- Loss, damage, or liability caused directly or indirectly by force majeure events, including but not limited to acts of God, terrorism, war, strikes, industrial action, civil unrest, natural disasters, or government action;
- Claims arising from public liability, bailees' liability, consequential loss, product liability, or business interruption;

- vi. Claims resulting from radioactive contamination, or the presence of chemical, nuclear reactions, biological, biochemical, or electromagnetic weapons;
- vii. Loss or liability resulting from the detention, seizure, or inspection of parcels or documents by Customs, excise authorities, police, or any other government body or officer;
- viii. Any claim arising from the loss of fragile, perishable, or high-value items, unless specifically insured or agreed in writing by EasyParcel including but not limited to:
 - accounts / bills / money / coin / cash / currency / deeds / any monetary instruments
 - aerosol
 - alcoholic beverages / beers / wines / liquors
 - antiques / works of arts / paintings
 - any product related to illegal activities or which is prohibited by law
 - articles of unusual value
 - biological samples
 - chainsaw
 - counterfeit / pirated goods and materials
 - cyanides or precipitates
 - dangerous / flammable / hazardous / explosive cargoes
 - debit card / credit card
 - drugs (including prescription)
 - dry ice
 - engines
 - firearms and weapons (real or fake)
 - fire extinguisher
 - firecrackers
 - Furs, skins, animal parts or derivatives, and animal-based antiquities, including items derived from protected or endangered species, whether raw, processed, or preserved
 - all living animals, whether domesticated or wild, terrestrial or aquatic, including livestock, bloodstock, poultry, birds, wildlife, and aquatic animals (including aquaculture species)
 - gaming items such as gambling devices / lottery tickets / poker chips
 - gold / precious stone / bullion / silver / silverstone / precious metal/ jewelleries
 - hazardous goods / toxic powder
 - knives
 - lighters
 - narcotics
 - oil
 - original and/or official documents e.g. Identity card, passport, licence, bank draft, bank cheque, money order, stamp, paperwork, photo, document, certificate, voucher etc
 - perishable goods / foods
 - perishable items / live or fresh plants / frozen or refrigerated items that require refrigeration
 - plant and agricultural products
 - pornography / offensive materials / sexual explicit content
 - religious items
 - seat belt tensioner
 - Legal instruments and/or security papers and valuable papers / bonds / vouchers / coupons
 - sinks
 - tactical equipment
 - tobacco/ cigarettes (including e-cigarettes) / cigars / vapes / mods / pods

7.2 TO THE FULLEST EXTENT PERMITTED BY LAW, THE TOTAL LIABILITY OF EASYPARCEL TO THE CUSTOMER FOR ANY AND ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THESE EASYCOVER TERMS AND CONDITIONS, WHETHER IN CONTRACT, TORT, OR OTHERWISE, SHALL NOT EXCEED THE TOTAL FEES PAID BY THE CUSTOMER TO EASYPARCEL FOR THE RELEVANT SERVICE GIVING RISE TO THE CLAIM.

7.3 Under no circumstances shall EasyParcel be liable to the Customer for any indirect, consequential, or special damages, including but not limited to loss of profit, revenue, business opportunity, or goodwill.

7.4 The Customer acknowledges and agrees that the following countries are currently not covered under EasyCover. EasyParcel makes no representations or warranties that EasyCover is available in any jurisdiction not explicitly listed. EasyParcel reserves the right to update, amend, or modify the list of excluded countries at any time, including in response to applicable sanctions, embargoes, or other regulatory restrictions (including, without limitation, those issued by the Office of Foreign Assets Control ("OFAC") or other competent authorities).

- Afghanistan
- Angola
- Bolivia
- Burma
- Iran
- Iraq
- Congo
- Ivory Coast
- Lebanon
- Liberia
- Libya
- Nigeria
- North Korea
- Paraguay
- Somalia
- Syria
- Zimbabwe
- Venezuela

For more information please visit Office of Foreign Asset Control ("OFAC") at <https://ofac.treasury.gov/sanctions-programs-and-country-information>.

7.5 Further Exclusions

EasyParcel shall not be liable for any loss, damage, or liability arising from the following circumstances:

A) Third-Party Liability Exclusion

Protection under EasyCover plan applies solely to **parcels lost in transit**. EasyParcel shall not be responsible for any third-party liabilities, including, without limitation, damage to property or personal injury occurring during delivery. In such cases, the sender or the relevant logistics provider shall bear full responsibility for resolving the matter directly or through their own insurance.

B) Compliance with Courier Partner Terms

All parcels shipped under EasyCover plan shall be in accordance with the terms, conditions, and regulations of the appointed courier partner. EasyParcel's liability is limited to the coverage expressly provided herein and does not extend to any additional obligations of the courier partner.

8. **Grounds for Voidance of EasyCover**

8.1 EasyCover plan may be voided, and EasyParcel shall have no liability under EasyCover plan, in any of the following circumstances:

- a. Confiscation, seizure, or destruction of the consignment due to applicable Customs or import/export regulations;
- b. Confiscation or requisition by any government, regulatory, or public authority;
- c. Delays, damage, or loss arising from events or circumstances beyond EasyParcel's reasonable control, including but not limited to force majeure events;
- d. Dishonesty, fraud, misrepresentation, or the provision of false, inaccurate, or misleading information by the Customer, whether intentional or negligent, shall relieve EasyParcel of any liability or obligation arising from or in connection with such conduct;
- e. Acts of war, hostilities, terrorism, civil unrest, or related events, whether during peace or war;
- f. Presence of illegal, prohibited, or contraband items in the consignment;
- g. Illegal transportation, smuggling, or unlawful handling of goods;
- h. Actions including false delivery information, theft, or mishandling of the consignment by any party other than EasyParcel;
- i. Inherent defects, weaknesses, or latent defects not apparent at the time of shipment;
- j. Loss of market value, change in demand, or depreciation unrelated to EasyParcel's handling;
- k. Nuclear, radiological, or other extraordinary hazards;
- l. Deterioration or damage arising from causes beyond EasyParcel's control or unrelated to EasyParcel's responsibility;
- m. Remote, consequential, or indirect losses;
- n. Delivery to a party who obtained the product through fraud, deception, or other dishonest means; or
- o. Failure by the Customer to comply with these EasyCover Terms and Conditions.

8.2 If any of the events listed in Clause 8.1 occur, EasyCover plan may be voided at EasyParcel's sole discretion. In such cases:

- a. The Customer shall have no right to any compensation, payment, or claim under EasyCover plan; and
- b. EasyParcel shall have no obligation to provide protection, reimbursement, or settlement for any claims arising from such circumstances.

9. EasyCover Representations and Warranties

9.1 By purchasing EasyCover, you represent and warrant that all information provided to EasyParcel is true, complete, and accurate to the best of your knowledge.

9.2 You acknowledge and agree that:

- a. If any information provided is found to be false, inaccurate, incomplete, or intentionally concealed or misrepresented, whether before or after the occurrence of any incident, your EasyCover plan may be void, in whole or in part;
- b. In such cases, you may forfeit any benefits, entitlements, or claims under EasyCover; and
- c. EasyParcel reserves the right to pursue any remedies available under applicable laws of Singapore, including civil or criminal action, which may result in fines, penalties, or other legal consequences.

9.3 You acknowledge that EasyCover is not a substitute for any traditional insurance coverage, and EasyParcel makes no representation or warranty that EasyCover will cover risks normally insured under conventional insurance policies. You agree that you should maintain any appropriate insurance coverage separately.

Updated as of 31 December 2025