

Choice Protect360

YOUR CHOICE PROTECT360 POLICY

Here is Your Choice Protect360 Policy. Please examine this insurance Policy, to ensure that You understand the terms and conditions and that the cover You require is being provided. It is important that the documents and any amendments are read together to avoid misunderstanding.

We recommend that You keep this Policy in a safe place.

If You have any questions after reading these documents, please contact Your insurance agent, broker or Us.

If You need to change anything, please contact Us immediately.

IMPORTANT NOTICE

All information provided in Your application form, including declarations made over the phone or internet, forms the basis of this Policy. You must answer all the questions in Your application accurately and tell Us everything You know or could reasonably be expected to know that is relevant to Our decision to give You the insurance. Otherwise, You may receive no benefit from the Policy.

HOW YOUR INSURANCE POLICY OPERATES

This Policy is a contract of insurance between You, Our Insured named in the Policy Schedule and Us, the Company.

This policy, the application, declaration or any statement of facts, any clauses endorsed on the Policy, the Policy Schedule and any changes highlighted in Your renewal notice form the contract of insurance between You and Us.

The insurance We provide in this Policy is subject to the terms, conditions, and exclusions contained in this policy, the Policy Schedule and any Endorsement to this Policy (hereinafter collectively referred to as the "Terms of this Policy").

In consideration of Your paying to Us the required premium, We agree to indemnify You in the manner and to the extent described in the Policy, in respect of events occurring during the Period of Insurance, or any subsequent period for which You pay and We accept the required premium.

GENERAL POLICY DEFINITIONS

This policy and the Policy Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part

of this policy or of the Policy Schedule shall bear such meaning whenever it may appear.

"Accident/Accidental" means a specific event that is sudden, unforeseen and unexpected, resulting in an outcome that is neither intended nor anticipated and occurs during the Period of Insurance.

"Benefit Limit" means the Maximum Benefit Payable as stated in the Coverage Outline of the Policy Schedule.

"Effective Date" means this Policy shall become effective and commence on the date specified in the Policy Schedule.

"Expiry Date of the Policy" means the last day of every monthly or annual period starting from the Effective Date of the Policy stated on the Policy Schedule where Our liability thereunder shall only be extended upon payment of the monthly or annual premium as applicable.

"Period of Insurance" means the period up to and including the Expiry Date of the Policy during which the Policy is effective and has not been cancelled or otherwise terminated and shall only be extended upon payment of the monthly or annual premium as applicable.

"Policy" means this policy, Your application form, Your declarations, the Policy Schedule and any Endorsements We have issued under this policy.

"Policy Schedule" means the document issued by Us which reflects details of You and/or any terms and conditions that are specific to the Policy.

"We, Our, Us or the Company" means HL Assurance Pte. Ltd.

"You or Your" means the Insured Person or Persons described as such in the Policy Schedule.

PERSONAL ACCIDENT

POLICY DEFINITIONS OF PERSONAL ACCIDENT

"Chinese Physician / Chiropractor" means a person qualified by a medical degree/certification and duly licensed or registered to practice Chinese medicine or Chiropractic in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training but excluding a Chinese

Physician or Chiropractor who is You or Your spouse, Your relative or Your employee.

“Child(ren)” means Your unemployed and unmarried dependent child(ren), including step or legally adopted child(ren) who is/are either:

- (a) above one (1) year old but below eighteen (18) years; or
 - (b) up to twenty-five (25) years of age, if studying full time in a recognized institution of higher learning at the Effective Date of this insurance.
- Age is calculated as at last birthday.

“Death” means the cessation of all Your biological functions occurring within twelve (12) calendar months of the date of the Accident.

“Entertainment Ticket” means an admission ticket issued with a fixed date to attend or participate in plays, musicals, concerts, drama performances, sports events and theme parks.

“Gainfully Employed” means You receiving a regular Income from any employment at the time of claim.

“Home” means the dwelling place in Singapore You ordinarily live in at the time of occurrence of an event giving rise to a claim under this Policy.

“Hospital” means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation, community care facilities, community treatment facilities or such extended care facility as maybe designated for treatment by the relevant government authorities from time to time, or a place for the care or treatments of alcoholics or drug addicts.

“Hospitalized” means admission in a Hospital as a registered patient for an overnight stay upon the recommendation of a Registered Medical Practitioner for which the Hospital charges You for room and board.

“Income” means the following:

- (a) if You are a salaried employee, it means the average gross weekly income earned as stated in the employment contract before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (b) if You are a salary packaged employee, it means the average gross weekly value of the income package earned as stated in the employment contract (including, but not limited to wages and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental

subsidy, clothing or meal allowances) before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or

- (c) if You are self-employed in trade, business, profession or vocation, it means the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income;

are all derived during the twelve (12) calendar months period immediately preceding the Injury giving rise to the claim under this Policy.

Income earned through interest, dividend, rental, royalty, pension, annuities, charges and estate/trust income are excluded.

“Infectious Disease” means the definite and irrevocable diagnosis of any of the infectious disease under Section 2, the ‘First Schedule’ and the ‘Second Schedule’ of the Infectious Disease Act, Cap 137 by a Registered Medical Practitioner during the Period of Insurance and You are required to notify the Singapore’s Ministry of Health as per Section 6 of the Infectious Disease Act, Cap 137, within twenty-four (24) hours upon diagnosis which is supported by acceptable clinical, radiological, histological and laboratory evidence.

“Injury” means physical bodily injury resulting solely and directly from an Accident and does not include any medical condition, illness or disease, or any naturally occurring condition, or the result of any gradually operating cause.

“Illness” means a physical condition contracted marked by pathological deviation from the normal healthy state.

“Medical Expenses” means the charges incurred by You within one (1) year from the date of such Injury in respect of any one Accident for diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, dental treatment (as a result of Injury only), medicine or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner.

“Personal Effects” means items of personal use, worn or carried by You.

“Permanent” means lasting for at least three hundred & sixty-five (365) consecutive days and at the end of that time is certified by a Registered Medical Practitioner as being beyond hope of improvement and will in all probability continue for the remainder of the Your natural life.

“Permanent Disablement” means a disability falling under one of the items of disablement listed in the scale of compensation in this Policy under Section 1, which was caused by an Accident, as long as the disability lasts for twelve (12) consecutive months from the date of the Accident and at the expiry of that period our appointed

Registered Medical Practitioner confirms that the disability is not going to improve after twelve (12) months.

“Permanent Total Disablement” means a disability caused by an Accident as long as the disability lasts for twelve (12) consecutive months from the date of the Accident, prevents You from engaging in any kind of occupation or employment for remuneration or profit and at the expiry of that period our appointed Registered Medical Practitioner confirms that the disability is not going to improve after twelve (12) months. We will pay the principal sum insured less any other amount paid or payable under the policy as the result of the same Accident.

“Plan” means the plan which You selected at the time of application for this Policy and as stated in the Coverage Outline of the Policy Schedule.

“Pre-Existing Conditions” means an Injury or Illness which existed before the Effective Date of cover:

- (a) which You knew about before the start of the Policy; or
- (b) which You have received diagnosis, medical treatment or prescribed drugs before the start of the Policy; or
- (c) for which You are under investigation and awaiting result before the start of the Policy; or
- (d) for which You have been advised to get medical treatment by a medical practitioner before the start of the Policy

or should reasonably have been aware, based on normal medically accepted pathological development of the Injury, Illness or disease.

“Registered Medical Practitioner” means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practising within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

“Illness” means any sudden and unexpected deterioration of Your physical health due to a medical condition contracted, commencing or manifesting during the trip, which requires treatment by a Registered Medical Practitioner provided the Illness is not a Pre-Existing Condition and the nature of the Illness is not excluded from this Policy.

“Temporary Total Disablement” means Injury that entirely disables and prevents You from attending to any part of Your ordinary business, profession or occupation (of any and every kind) and which is not Permanent.

“Utility Bills” means the billing statement indicating the charges incurred by You for the utilization of electricity, gas and water supplied by a Singapore utility retailer/provider.

“Waiting Period” means the continuous period of fourteen (14) days from the Policy Effective Date in which no benefits are payable under the Policy.

POLICY COVERAGE OF PERSONAL ACCIDENT

Section PA 1. Accidental Death & Permanent Disablement

If You have suffered an Injury, which within twelve (12) months of its happening is the sole cause of Your Death or Permanent Disablement, We will pay You the relevant percentage as set out in the Scale of Compensation, up to the Benefit Limit.

Scale of Compensation

Description of Permanent Disablement	Percentage
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Loss of all sight in one or both eyes	100%
4. Loss by physical severance or Permanent Disablement of:	
(a) one or two limbs	100%
(b) one or two hands	100%
(c) arm above the elbow	100%
(d) arm at or below the elbow	100%
(e) leg above the knee	100%
(f) leg at or below the knee	100%
5. Loss of sight in one eye except perception of light	50%
6. Third degree burn	
(a) head	
equals to or greater than 8%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
(b) body	
equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%
7. Loss of:	
(a) hearing in two ears	75%
(b) hearing in one ear	25%
(c) speech	50%
8. Loss by physical severance or Permanent Disablement of	
a) thumb and four fingers of one hand	50%
b) four fingers of one hand	40%
c) thumb	
two phalanges	25%
one phalanx	10%
d) index finger	
three phalanges	15%
two phalanges	10%
one phalanx	5%
e) middle finger	
three phalanges	10%
two phalanges	7%
one phalanx	3%

f) ring finger	
three phalanges	10%
two phalanges	7%
one phalanx	3%
g) little finger	
three phalanges	10%
two phalanges	7%
one phalanx	3%
h) all toes of one foot	15%
i) great toe	
two phalanges	5%
one phalanx	3%
j) any other toe	3%

We will not pay for any Permanent Disablement that is not listed in the scale of compensation above.

COMPENSATION LIMITS

We shall not pay for:

1. any specific item of Permanent Disablement where that item is also comprised in any other item of Permanent Disablement for which a greater amount of compensation is payable in the circumstances. If the benefit is payable for loss of use of a whole member of the body, the benefit for parts of the member cannot also be claimed.
2. Death in addition to any Permanent Disablement if caused by the same Accident, except that if a payment has been made under any part of Permanent Disablement and Death occurs subsequently solely caused by and twelve (12) months of the Accident, then We will pay any difference if the Compensation payable for Death is greater than that already paid for Permanent Disablement.
3. more than 100% of the Benefit Limit in aggregate of all percentages payable under Permanent Disablement in any one Period of Insurance.

Section PA 2. Accidental Medical Reimbursement

We will pay You, up to the Benefit Limit, for the Medical Expense incurred as a result of an Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a Registered Medical Practitioner.

This benefit extends to cover:

1. The Chinese Physician / Chiropractor Treatment Expenses are necessarily and reasonably incurred and supported by receipts from a licenced or registered Chinese Physician / Chiropractor. We will reimburse You up to 30% of the Benefit Limit as specified in the Policy Schedule.
2. The physiotherapy treatment if deemed medically necessary by a Registered Medical Practitioner and You have a written medical referral from the Registered Medical Practitioner to the physiotherapist. We will reimburse You up to \$100 per visit and up to 10% of the Benefit Limit as specified in the Policy Schedule for any one Accident.

3. Medical Expenses incurred as a result of Infectious Disease suffered by You, provided that the claim is not made within the Waiting Period.

Any Infectious Disease which is announced or notified as an epidemic or pandemic by the health authority of Singapore or the Government of the Republic of Singapore and a pandemic by the Whole Health Organisation (WHO). The cover for the epidemic or pandemic Infectious Disease shall cease from the date of such announcement or notification.

If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of You with other insurance company covering the same expenses, We shall only be liable for the remaining amount which You are not compensated for.

Section PA 3. Mobility Aid & Ambulance Services Reimbursement

We will Pay You up to the Benefit limit as specified in the Policy Schedule for:

1. the cost or rental of the mobility aid or wheelchair following Your discharge from the Hospital as a result of an Injury and if the Registered Medical Practitioner prescribes that You will require the assistance of a mobility aid or wheelchair; and/or
2. The cost of ambulance service to return You to Your Home after Your discharge from the Hospital.

Section PA 4. Daily Hospital Income

In the event that You sustain an Injury during the Period of Insurance and is considered medically necessary by a Registered Medical Practitioner that You will be hospitalized to receive in-patient treatment, We will pay You the Benefit Limit as specified in the Policy Schedule for each continuous twenty-four (24) hour period of confinement in the Hospital.

This benefit is payable up to a maximum period of three hundred and sixty-five (365) days.

Any periods of confinement in the Hospital due to the same or related cause shall be considered as arising from one (1) Injury unless their occurrences are separated by at least ninety (90) days.

Section PA 5. Purchase Protection

If You sustain an Injury and Your Personal Effects is damaged due to the same Accident, We will pay You up to the Benefit Limit to repair or replace the Personal Effects, provided such damage happens within ninety (90) days from the first date of purchase of the Personal Effects during the Period of Insurance, and such Personal Effects must be paid in full by You.

We shall at our sole discretion either repair or replace the damage or lost items belonging to a pair or set or indemnify You for the first purchase price of the set or pair subject to the terms and conditions herein, and provided

that the items are unusable individually and cannot be replaced individually.

Exclusions Applicable to Section PA 5:

No benefit will be payable under Section PA 5 for:

- a) Loss or damage to money, personal documents, stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
- b) Business goods or samples or equipment of any kind.
- c) Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact or corneal lenses, skin care products and perfume.
- d) Any Sports Equipment.
- e) Any accessories or clothing used for sports.
- f) Fishing equipment, musical instruments, dentures or bridges for teeth.
- g) Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.
- h) Damage to personal computers (except for laptop computer) and their standard accessories.
- i) Unexplained and mysterious disappearance of Your Covered Item.
- j) Damage due to Your omission, negligence or carelessness.
- k) Animals, motor vehicles (including accessories), motorcycles, boats, motors and any other conveyance.
- l) Paintings, antiques, artifacts, objects of art or gemstones.

Section PA 6. Bill Protector

If You sustain Injury caused by an Accident and which within three (3) calendar months from the date of the Accident is the sole and independent cause of the Death or Permanent Total Disablement, We will pay You up to the Benefit Limit for the Utility Bills payable by You.

Section PA 7. Funeral Expenses

In the event of Your Accidental Death as a result of an Injury, We will pay the reasonable charges, up to the Benefit Limit, for the funeral ceremony held in Singapore.

Section PA 8. Parent(s) Support Grant

In the event of Your Accidental Death as a result of an Injury, We will pay the Benefit Limit to Your surviving parent(s).

Section PA 9. Dependent Child Cover

We will cover each Child up to the Benefit Limit for the following benefits:

- PA 1. Accidental Death & Permanent Disablement;
PA 2. Accident Medical Reimbursement; and
PA 3. Mobility Aid & Ambulance Fees Reimbursement

The following conditions will apply:

1. If both You and Your Spouse are insured under the same Plan in this same Policy, each Child will be

covered up to the sum insured indicated in the Policy schedule for the abovementioned 3 benefits.

2. If You are married and purchasing this Policy without Your Spouse, or if You are a single parent / widow / widower / divorcee, You will have to pay an additional 50% of Your premium in order to cover Your Child(ren) up to the sum insured indicated in the Policy Schedule for the abovementioned 3 benefits.
3. However, If You and Your Spouse purchase separate Policies and both of You pay the additional 50% of Your premium to cover Your Child(ren), Your Child(ren) will be covered up to the sum insured indicated in the Policy Schedule for the abovementioned 3 benefits under the Policy with the highest sum insured and if the sum insureds are equal, We will only pay out under one of the Policies as chosen by Us.

POLICY EXTENSION OF PERSONAL ACCIDENT

1. Disappearance

Notwithstanding anything contained in the Policy to the contrary, if Your body is not found within twelve (12) months after the date of the disappearance following the sinking or wrecking or destruction of that aircraft or conveyance in which You were travelling during the Period of Insurance, we will consider You to be dead and this shall be considered as constituting a valid claim under this Policy payable under Section 1 of the Policy.

Any payment under this Policy Extension is made subject to the requirement that You and/or Your legal personal representatives must provide a signed undertaking to Us to guarantee that if it is subsequently found that You are alive, they undertake to and shall on demand, return to Us any sums We have paid under this Policy.

2. Exposure

If following an Accident, You are unavoidably exposed to the natural elements and as a direct result of such exposure suffers a Death or Permanent Disablement, We will consider such Death or Permanent Disablement as having been caused by an Injury.

3. Terrorism Cover

This Policy covers losses which may be sustained through acts of terrorism provided that there is no liability when such acts of terrorism involve the use of biological, chemical agents or nuclear devices, provided that you did not participate in or provoke such acts of terrorism.

Where You are insured under more than one Policy with Us covering act of terrorism, Our maximum liability for any and all claims arising directly or indirectly from any act of terrorism will be limited to one Policy only (with the highest limit on act of terrorism where applicable).

4. Suffocation by Smoke, Poisonous Fumes, Gas or Drowning

In the event that You sustain Injury caused by suffocation by smoke, poisonous fumes, gas or drowning, We will pay the appropriate amount of Benefit under the Policy.

5. Geographical Limits

The coverage under this Policy is twenty-four (24) hours a day, worldwide unless otherwise endorsed or amended.

**EXCLUSIONS OF PERSONAL ACCIDENT
(Applicable to Personal Accident Benefits)**

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any consequential loss or any legal liability or any Injury, Illness or disease and Death to You directly or indirectly caused by, or contributed to, or arising from:

1. Suicide or attempted suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
2. Pregnancy, miscarriage, abortion or childbirth.
3. Infectious Disease (except for Section PA 2), venereal disease, HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.
4. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
5. Any Pre-Existing Conditions.
6. You are under the influence of drugs (other than those prescribed by a Registered Medical Practitioner but not when prescribed for the treatment of drug addiction).
7. You being under the influence of alcohol, unless it can be established to Our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury.
8. Any wilful, malicious, criminal or unlawful acts committed by You and/or any person acting on Your behalf.
9. Cosmetic or plastic surgery and any related complications other than that necessitated to correct a condition resulting solely from Injury occurring during the Period of Insurance.
10. Congenital anomalies and conditions arising out of or resulting therefrom or physical impairment.
11. Air travel, flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
12. Any trade, technical or sporting activity in connection with an aircraft and/or vessel.
13. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus such as compressed air or gas, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, parachuting, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing (except on man-made walls) that ordinarily requires the use of ropes or guides.
14. Motorcycling (as rider or pillion).
15. You participating in any terrorism activities.
16. You employed as:
 - (a) professional sportspersons or racers, where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport, racing other than on foot or trial of speed or reliability.
 - (b) (while on duty) full-time military personnel, law enforcement officer, civil defence officer, navy or firefighters.
 - (c) aircrew or pilot.
 - (d) off-shore occupations such as diver, rig worker fisherman, and ship crew.
 - (e) workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondola.
 - (f) construction workers at heights above 30 feet or work underground, in tunnels, demolition and quarry workers.
 - (g) in any occupation that requires handling of explosives, ammunition, firearms, poisonous or hazardous gases or substances.
17. Any Nuclear, Chemical, Biological Terrorism.

"Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government

and/or to put the public or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

If We allege that by reason of these Exclusions any claim is not covered by this insurance, then the burden of proving that the claim is covered shall be upon You.

HOME CONTENTS

POLICY DEFINITIONS OF HOME CONTENTS

“Death” means the cessation of all Your biological functions occurring within twelve (12) calendar months of the date of the Accident.

“Domestic Helper”

A helper employed by You and residing with You at Your Home.

“Immediate Family Member(s)” means Your legal spouse, biological child(ren), step or legally adopted child(ren) permanently residing with You at Your Home

“Home” means the Insured Property in the Policy Schedule which is the building occupied as a private dwelling for domestic purposes constructed of bricks and/or concrete.

“Household Contents” means all description of household goods and Personal Effects situated in Your Home which belong to You and Your Immediate Family Member(s), which You are legally liable. However, “Household Contents” do not include:

1. motor vehicles, caravans, trailers, aircraft or watercraft, or spare parts and accessories while attached to or in any of them;
2. any part of the structure of Your Home;
3. livestock, pets and animals;
4. contact or corneal lenses;
5. property used for business trade or professional purposes unless specified in the Policy;
6. aerial devices, antenna, satellite dish and any property in the open;
7. securities, deeds, bonds, bills of exchange, stamps or coins collection, share certificates, Money, credit cards, other negotiable instruments, documents, computer software and data files;
8. fixed glass and mirror;
9. plants and living creatures;
10. portable/mobile telephones;
11. property of tenants, roomers, boards or paying guests if property is let or tenanted.

“Injury” means physical bodily injury resulting solely and directly from an Accident and does not include any medical condition, illness or disease, or any naturally occurring condition, or the result of any gradually operating cause.

“Money” means current legal tender bank or currency notes, crossed cheques, postal and money orders, postal stamps belonging to You used solely for private, social and domestic purposes.

“Personal Effects” means items of personal use, worn or carried by You.

“Renovations, Fixtures and Fitting” means Improvements and additions within Your Home installed

by You as owner or by any former owner of Your Home in the form of fixtures and fittings excluding all other permanent fixtures and fittings which were originally part of Your Home when it was transferred by the developer or builder to the first owner of Your Home.

“Unoccupied” means Your Home has not been lived in by You or by any other person with Your permission for thirty (30) consecutive days.

“Uninhabitable” means Your Home is assessed by Us or Our appointed assessor/surveyor to be unfit to live in, unable to be occupied in, unliveable or tenantable.

“Valuables” means curios, pictures or other work of art, furs, jewellery, jades, gemstones, watches, gold or silver objects, antiques and the like.

“Waiting Period”

Ninety (90) days from the Effective Date of the Policy where no benefits are payable.

INSURED EVENTS

Notwithstanding anything stated to the contrary in this Policy, this Policy covers loss, damage or destruction to Your Home herein directly caused by any of the undermentioned Insured Events:

1. **Fire, explosion, lightning or thunderbolt** but excluding:
 - (a) arcing, sparking, scorching or heat damage where there is no flame; or
 - (b) irregularities in the power supply.
2. **Hurricane, cyclone, typhoon, windstorm or flood but excluding loss, damage or destruction:**
 - (a) by subsidence, landslide or erosion;
 - (b) to goods in the open.

For the purposes of this endorsement, flood shall mean the over-flowing or deviation from the normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water not originating from flows or accumulations in or on Your Home.

3. **Bursting, leaking, discharging or overflowing of water pipes**

Water discharged overflowing or leaking from any pipes, water systems, roof, roof gutters and downpipes, installed in or on Your Home but excluding loss, damage or destruction caused:

- (a) by water discharged or leaking from sprinkler or drencher installations at Your Home or due to fire or the extinguishing of fire;

- (b) by seepage;
- (c) by failure of or inadequacy of or other defect in :
 - (i) any water pumping apparatus used for the purposes of discharging water from any basement or sump; or
 - (ii) any water apparatus especially fitted or installed for trade purposes or processes;
- (d) to water apparatus;
- (e) directly or indirectly by subsidence, landslip or erosion;
- (f) whilst Your Home is left Unoccupied.

Provided that We shall not be liable for the first \$100 of each and every loss under this Insured Event.

4. **Earthquake, earthquake shock, subterranean fire or volcanic eruption**
5. **Impact by aircraft and other aerial or spatial devices** and articles dropped therefrom.
6. **Riot** which shall mean:
 - (a) the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not);
 - (b) the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequence of any such disturbance.

Provided We shall not be liable for loss, damage or destruction resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.

7. **Malicious act**
 Malicious act of any person (whether or not in the course of a disturbance of the public peace), but excluding loss, damage or destruction:
 - (a) to goods in the open; or
 - (b) in the course of a burglary, housebreaking, theft or any attempt threat or caused by any person taking part therein;
 - (c) resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.
8. **Theft, attempted theft or burglary**
 Theft, attempted theft or burglary accompanied by violent or forcible entry into Your Home by any person other than Your Immediate Family Member(s) or any other person living in Your Home.

POLICY COVERAGE OF HOME CONTENTS

Section HC 1. Household Contents, Renovation, Fixtures and Fittings

We will pay up to the Benefit Limit, for the loss of or damage to the Renovation, Fixtures and Fittings, and Household Contents belonging to You and/or Your Immediate Family Member(s), arising out of an Insured Event covered by this Policy.

Additional Benefits under Section HC 1

Removal of Debris

We will pay up to Benefit Limit for the costs and expenses necessarily incurred by You in the removal of debris, dismantling or demolishing, shoring up or propping of the portion or portions of Your Home which has been destroyed or damaged arising out of an Insured Event covered by this Policy.

Limits of Indemnity Applicable to Section HC 1

1. Our maximum liability in the aggregate for all claims (including Additional Benefits) in respect of Section HC 1 shall not exceed the Benefit Limit.
2. Bicycles, computers, audio/video equipment, musical instruments and camera equipment are subjected to a limit of \$2,500 for any one article and \$15,000 in aggregate for any one loss.
3. Where any insured item under section HC 1 consists of articles in a pair of set, We will not pay more than the value of any particular part or parts which such article or articles, may have as part of such pair or set; no more than a proportionate part of the insured value of the pair or set.

Exclusions Applicable to Section HC 1

We will not pay for:

- a) loss or damage while Your Home or any part is:
 - i. Unoccupied for more than thirty (30) consecutive days.
- b) loss or damage due to:
 - i. wear and tear, mildew, rot, corrosion, rust, gradual deterioration, insects and vermin or the action of light;
 - ii. dyeing, repairing or restoring;
 - iii. domestic animals owned by You or are in Your care custody and control;
 - iv. any heating or drying process;
 - v. breakage of sports equipment while in use;
 - vi. mechanical or electrical breakdown;
 - vii. inherent fault or defective workmanship, material or design;
 - viii. infidelity or dishonesty on the part of You or Your Immediate Family Member(s) or any of Your relatives or Domestic Helper permanently residing with You or any of Your employees;

- ix. malicious acts committed by You or any of Your relatives or Domestic Helper permanently residing with You or any of Your employees.
- c) loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless purchased pre-recorded, when we will pay up to the maker's latest list price;
- d) the first \$100.00 of each and every loss or damage claim;
- e) consequential loss or damage of any kind.

Section HC 2. Alternative Accommodation Expenses

We will pay the daily limit of \$500 up to the Benefit Limit or up to a maximum of thirty (30) days, whichever is lower or the necessary cost of reasonable alternative accommodation, during the period necessary for reinstatement of Your Home when Your Home is assessed to be Uninhabitable due to loss or damage arising out of an Insured Event covered by this Policy.

Section HC 3. Valuables Coverage

We will pay up to the Benefit Limit, subjected to a limit of \$2,500 for any one article, for the loss of or damage to the Valuables belonging to You and/or Your Immediate Family Member(s), arising out of an Insured Event covered by this Policy.

Section HC 4. Personal Liability

We will pay up to the Benefit Limit for Accidental Death or Injury to any person or Accidental damage to material property belonging to any person occurring during the Period of Insurance caused by You and/or Your Immediate Family Member(s) for which You are legally liable worldwide excluding USA, Canada and Japan.

We will also pay for the costs and expenses incurred by You and/or Your Immediate Family Member(s) in conducting Your defence with Our written consent.

In the event of Your Death, We will pay Your legal personal representatives in respect of liability incurred by You and covered by the Policy provided that the legal personal representatives observe the terms of the Policy as far as they can apply.

Exclusions Applicable to Section HC 4

We will not pay for claims:

- a) arising out of ownership of Your Home;
- b) where liability insurance is required by the laws of the Republic of Singapore;
- c) for Injury, including Death or illness, to:
 - (i) any of Your Immediate Family Member(s), relatives, parents, siblings or Domestic Helper ordinarily residing with You;

- (ii) any employee of Yours and/or Your Immediate Family Member(s) arising out of and in the course of such employment;

- d) for damage to property:
 - (i) belonging to, under the possession custody or control of either You or Your Immediate Family Member(s), relatives or Domestic Helper ordinarily residing with You;
 - (ii) belonging to any person in You or Your Immediate Family Member(s) service or any other person indemnified by this Section;
- e) arising from any business, trade or profession;
- f) arising from liability assumed under an agreement, unless liability would have existed in the absence of the agreement;
- g) arising from the ownership or use of any:-
 - i. vehicle (other than a garden appliance not requiring registration);
 - ii. sailing craft or power driven watercraft;
 - iii. aircraft or aerial device;
- h) arising from vibration or interference with support of land, building or other property or subsidence or any earth movement;
- i) an excess of \$500 on each and every claim;
- j) legal liability arising in connection with any motor vehicle, motorcycle, licensed aircraft or sea vessel;
- k) any express or implied warranty or agreement unless liability would have existed in the absence of such express or implied warranty or agreement;
- l) any punitive and exemplary damages awarded against You.

Section HC 5. Home Assistance Concierge Services

We will cover You for the utilisation of one (1) concierge service up to a limit of \$100 during a period of twelve (12) consecutive months starting from the Effective Date, subject to the Waiting Period.

We shall not be liable to pay for any parts or replacement unit of the repaired/defective item or its accessories.

The following are the concierge services available to You:

1. Locksmith Assistance

In the event You are

- (a) locked out of Your Home and/or
- (b) not in possession of the keys to Your Home, You can contact Our Home Assistance Concierge Services Hotline to arrange for the dispatch of a locksmith to assist You at Your Home.

2. Plumbing Assistance

In the event Your Home suffers:

- (a) a clogged water supply system,
- (b) a clogged drainage system and/or
- (c) leaking water pipe(s)

You can contact Our Home Assistance Concierge Services Hotline to arrange for the dispatch of a plumber to assist You at Your Home.

3. Electrical Assistance

In the event of an electrical power failure/wall switch failure in Your Home, You can contact Our Home Assistance Concierge Service to arrange for a competent electrician to attend to the repair.

4. Air-Conditioning Engineer Assistance

In the event that an air-conditioner unit in Your Home is not working, You can contact Our Home Assistance Concierge Services to arrange for an engineer to repair Your air-conditioning unit.

5. Pest Control Assistance

In the event Your Home is infested with pests, including but not limited to bees and termites, You can contact Our Home Assistance Concierge Services Hotline to arrange for a pest control personnel to provide remedy to the situation.

EXCLUSIONS OF HOME CONTENTS (Applicable to Home Contents Benefits)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any consequential loss or any legal liability or any loss or damage directly or indirectly caused by, or contributed to, or arising from:

1. Acts of Authorities

Loss or damage occasioned by confiscation nationalisation commandeering requisition by the Government, any Public Municipal, Local Authority or on the order of such authorities.

2. Any Act of Terrorism

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

For this purpose of this Exclusion, "terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

In any action, suit or other proceeding, where We alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon You.

3. Gross Negligence, Wilful, Criminal or Fraudulent Act

Any loss, damage or liability which in any way is due to gross negligence, wilful, criminal or fraudulent act committed by You, Your relatives, Immediate Family Member(s), employer, employees, legal representatives, Your Domestic Helper, house-/room-mates or tenant who is authorised to gain access to Your Home.

4. Sonic Bangs

Loss or damage resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

5. Property Damage Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to the data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:-

- a. Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.

- b. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

6. Political Risks

- a. permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority and/or
- b. permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person provided that We are not relieved of any liability to You in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy
- c. the destruction of property by order of any public authority

HOSPITAL INCOME

POLICY DEFINITIONS OF HOSPITAL INCOME

"Hospital" means an institution lawfully operated for the care and treatment of injured or sick persons with organised facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation, community care facilities, community treatment facilities or such extended care facility as may be designated for treatment by the relevant government authorities from time to time, or a place for the care or treatments of alcoholics or drug addicts.

"Injury" means physical bodily injury resulting solely and directly from an Accident and does not include any medical condition, Illness or disease, or any naturally occurring condition, or the result of any gradually operating cause.

"Illness" means a physical condition contracted marked by pathological deviation from the normal healthy state.

"Intensive Care Unit (ICU)" means a part within a Hospital to provide critically ill patients who require close supervision from life support equipment and medication as necessary prescribed by a Registered Medical Practitioner, and billed as a specific charge by the Hospital.

High Dependency Unit or Coronary Care Unit is not considered as Intensive Care Unit.

"Pre-Existing Conditions" means an Injury or Illness which existed before the Effective Date of cover:

- which You knew about before the start of the Policy; or
- which You have received diagnosis, medical treatment or prescribed drugs before the start of the Policy; or
- for which You are under investigation and awaiting result before the start of the Policy; or
- for which You have been advised to get medical treatment by a medical practitioner before the start of the Policy

or should reasonably have been aware, based on normal medically accepted pathological development of the Injury, Illness or Disease.

"Registered Medical Practitioner" means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practising within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

POLICY COVERAGE OF HOSPITAL INCOME

Section HI 1. Hospitalization Cash

In the event that You sustain an Injury or Illness during the Period of Insurance and is considered medically necessary by a Registered Medical Practitioner that You will be hospitalized to receive in-patient treatment, We will pay You the Benefit Limit as specified in the Policy Schedule for each continuous twenty-four (24) hour period of confinement in the Hospital.

This benefit is payable up to a maximum period of three hundred and sixty-five (365) days.

Any periods of confinement in the Hospital due to the same or related cause shall be considered as arising from one (1) Injury or Illness unless their occurrences are separated by at least ninety (90) days.

Exclusions Applicable to Section HI 1

No benefit will be payable under Section HI 1:

- If Your hospitalisation for treatment of Your Illness occurs within thirty (30) days of the Effective Date.

Section HI 2. Triple Income Cash (ICU)

In the event that You sustain an Injury or Illness during the Period of Insurance and is considered medically necessary by a Registered Medical Practitioner that You will be confined in an Intensive Care Unit (ICU), We will pay You the Benefit Limit as specified in the Policy Schedule for each continuous twenty-four (24) hour period of confinement in the Hospital.

This benefit is payable up to a maximum period of thirty (30) days.

Any periods of confinement in the Hospital due to the same or related cause shall be considered as arising from one (1) Injury or Illness unless their occurrences are separated by at least ninety (90) days.

Exclusions Applicable to Section HI 2

No benefit will be payable under Section HI 2:

- If Your hospitalization for treatment of Your Illness occurs within thirty (30) days of the Effective Date.

Section HI 3. Recuperation Benefit

If You have been confined in a Hospital for an uninterrupted seven (7) consecutive days due to an Injury or Illness and upon Your discharge from the Hospital, You are issued a medical certificate, We will pay You the Benefit Limit for each day of medical leave granted.

This benefit is payable up to a maximum period of thirty (30) days.

Exclusions Applicable to Section HI 3

No benefit will be payable under Section HI 3:

- If Your hospitalization for treatment of Your Illness occurs within thirty (30) days of the Effective Date.
- If Your Hospital confinement is less than seven (7) days.
- If You have not been confined in the same Hospital for an uninterrupted seven (7) consecutive days.

EXCLUSIONS OF HOSPITAL INCOME (Applicable to Hospital Income Benefits)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any consequential loss or any legal liability or any Injury, Illness or disease and Death to You directly or indirectly caused by, or contributed to, or arising from:

- Suicide or attempted suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life);
- Pregnancy, miscarriage, abortion or childbirth;

3. Infectious Diseases, venereal disease, HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused;
 4. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
 5. Any Pre-Existing Conditions;
 6. You being under the influence of drugs (other than those prescribed by a Registered Medical Practitioner but not when prescribed for the treatment of drug addiction);
 7. You being under the influence of alcohol, unless it can be established to Our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury;
 8. Any wilful, malicious, criminal or unlawful acts committed by You and/or any person acting on Your behalf;
 9. Cosmetic or plastic surgery and any related complications other than that necessitated to correct a condition resulting solely from Injury occurring during the Period of Insurance;
 10. Congenital anomalies and conditions arising out of or resulting therefrom or physical impairment;
 11. Air travel, flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports;
 12. Any trade, technical or sporting activity in connection with an aircraft and/or vessel;
 13. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus such as compressed air or gas, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, parachuting, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing (except on man-made walls) that ordinarily requires the use of ropes or guides;
 14. Motorcycling (as rider or pillion);
 15. You who is employed as:
 - (a) professional sportspersons or racers, where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport, racing other than on foot or trial of speed or reliability;
 - (b) (while on duty) full-time military personnel, law enforcement officers, security guards, civil defence officers, navy or firefighters;
 - (c) aircrew, pilot;
 - (d) shipyard worker, stevedore, off-shore occupation such as diver, rig worker fisherman, ship crew, sailor;
 - (e) workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding, gondola or crane;
 - (f) building demolition worker, construction worker, machinist, machine operator, workers who work underground, in tunnels, and quarry;
 - (g) in any occupation that requires handling of explosives, ammunitions, firearms, poisonous, flammable or hazardous gases or substances (including but not limited to liquids, solvents and chemicals).
16. Any Nuclear, Chemical, Biological Terrorism.
 "Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- For the purpose of this endorsement and act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.
- If We allege that by reason of these Exclusions any claim is not covered by this insurance, then the burden of proving that the claim is covered shall be upon You.

CONDITIONS OF HOSPITAL INCOME (Applicable to Hospital Income Benefits)

1. Misstatement of Age

If the Your age has been misstated, the Benefits Limits payable will be determined on the correct age and the Premiums paid. If at the correct age, the Insured Person was not eligible to be insured by Us, this Policy will be void from the Effective Date and We will refund the total premium paid from the Effective Date.

2. Premium Rates

Your Premium will increase upon renewal of Your Policy if Your age during renewal has entered into the next age band. Premium rates payable for this Policy are not guaranteed. We have the right to change the premium rate, provided that We send You a written notification at least thirty (30) days in advance of such change in premium rate.

3. Geographical Limits

The coverage under this Policy is twenty-four (24) hours a day, worldwide unless otherwise endorsed or amended.

ANNUAL TRAVEL

IMPORTANT CONDITIONS OF ANNUAL TRAVEL

(Conditions to be satisfied for Annual Travel insurance to operate)

The insurance operates only if all of the following conditions are satisfied:

- (a) the Trip is a round Trip commencing from and returning to Singapore, each Trip shall not exceed ninety (90) consecutive days;
- (b) You are in good health and are not travelling contrary to the advice of any Registered Medical Practitioner or for the purpose of obtaining medical treatment;
- (c) at the time of arranging the Trip and/or effecting this insurance You are not aware of any event or circumstance which are likely to lead to a claim on the Policy;
- (d) You are not travelling to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which You are travelling has advised against travelling;
- (e) at the time You submitted Your application for this insurance, none of You have already left Singapore on any Trip meant to be covered by this insurance and;
- (f) if any of You had ever been refused cover or imposed special terms by any insurer for travel insurance, You must declare at the point of application and be accepted by Us, otherwise, the cover hereunder will be void.

POLICY DEFINITIONS OF ANNUAL TRAVEL

“Annual Multi-Trip Policy” means a Policy issued for the selected plan where You can make an unlimited number of Trips to the selected Area of Travel as indicated in Your Policy Schedule during the Period of Insurance but each Trip not exceeding ninety (90) consecutive days.

“Common Carrier” means any bus, taxi, ferry, ship, train or tram provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers and any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine, airport transit system operating on fixed routes and schedules.

“Death” means the cessation of all Your biological functions occurring within twelve (12) calendar months of the date of the Accident.

“Home” means the dwelling place in Singapore You ordinarily live in at the time of occurrence of an event giving rise to a claim under this Policy.

“Hospital” means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation, community care facilities, community treatment facilities or such extended care facility as maybe designated for treatment by the relevant government authorities from time to time, or a place for the care or treatments of alcoholics or drug addicts.

“Injury” means physical bodily injury to You occurring during the Trip caused solely and directly by an Accident and not by Illness, disease or gradual physical or mental wear and tear.

“Immediate Family Member” means Your legal spouse, biological Child(ren), step or legally adopted Child(ren), parent, parent-in-law, sibling, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild(ren), brother-in-law or sister-in-law.

“Medical Expenses” means the charges for diagnostic tests or procedures, medical treatments, surgical operations, nursing care, medical supplies, dental treatment (as a result of Injury only), medicine or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy, which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

“Mobile Device” means handheld devices like mobile phones, tablets, netbooks and the like equipment, excluding laptop computer.

“Money” means cash, bank notes and coins, cheques, traveller’s cheques or money orders

“Personal Documents” means passport, visa, identity card, driving license or like documents of identity, credit card, or travelling pass.

“Personal Effects” means items of personal use, worn or carried by You.

“Pre-Existing Condition” means an Injury or Illness which existed within one hundred and eighty-two (182) days prior to the commencement of Your Trip, regardless of whether:

- (a) You have received medical treatment, diagnosis, consultation or prescribed drugs; or
- (b) Symptoms or manifestations have existed; or
- (c) Treatment was actually sought or received; or
- (d) A reasonable person in the circumstances would be expected to be aware of the condition.

This definition of Pre-Existing Condition shall also apply to Your Immediate Family Member or Travelling Companion or any person upon whose good health Your Trip depends.

“Registered Medical Practitioner” means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practising within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

“Serious Injury or Serious Illness” when applied to You, means Injury or Illness as a result of which You require treatment by a Registered Medical Practitioner and that results in You being certified by the Registered Medical Practitioner as being unfit to continue with the Trip. When applied to Your Travel Companion or Immediate Family Member, it means Injury or Illness that is certified as being life threatening by a Registered Medical Practitioner and which results in cancellation of the scheduled Trip.

“Illness” means any sudden and unexpected deterioration of Your physical health due to a medical condition contracted, commencing or manifesting during the Trip outside Singapore, which requires treatment by a Registered Medical Practitioner provided the Illness is not a Pre-Existing Condition and the nature of the Illness is not excluded from this Policy.

“Sports Equipment” means an instrument or equipment used to participate in a particular leisure sport.

“Theft, Burglary or Robbery” means dishonestly and illegally taken from You against Your Will, whether by stealth, by force or threat of force or by coercion.

“Traditional Chinese Medical Practitioner” means a person qualified by a medical degree/certification (including herbalist, acupuncturist or bonesetter) and duly licensed or registered with the relevant medical board or council to practice Traditional Chinese Medicine in the geographical area of his practice, and

who in rendering such services is practising within the scope of his licensing and training. The attending Traditional Chinese Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

“Travel Alert” means the communication, announcement and/or advisory issued by Singapore authorities recommending the postponement of all non-essential travel such as the Ministry of Foreign Affairs (MFA) and/or Ministry of Health (MOH).

“Travel Companion” means an accompanying person without whom the Trip cannot commence or continue but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind.

“Trip” means a Trip undertaken by You during the Period of Insurance beginning at the time You leave Singapore for the purpose of commencing the travel abroad and after Your return to Singapore or on the expiry date of the Period of Insurance shown in the Policy Schedule, whichever is the earlier, under an Annual Multi-Trip Policy.

AREA OF TRAVEL

Asia:

Australia, China (Excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and including countries in ASEAN (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam)

Worldwide:

Worldwide including countries listed in **ASEAN and Asia** (excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Libya, North Korea, Sudan, Somalia and Syria)

POLICY COVERAGE OF ANNUAL TRAVEL

Section AT 1. Overseas Medical Expenses

We will pay You up to the Benefit Limit, for the necessary Medical Expenses incurred within ninety (90) days from the date of Your Injury or Illness sustained during the Trip.

If Traditional Chinese Medical treatment is sought by You, We will pay for treatment by the Traditional Chinese Medicine Practitioner of up to \$100 per visit up to a maximum of \$500 per Trip.

Exclusions Applicable to Section AT 1

No benefit will be payable under Section AT 1 for:

1. Medical treatment or aid obtained in Singapore.
2. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.
3. Cosmetic or plastic surgery other than that necessitated to correct a condition resulting solely from Injury occurring during the Trip and within the Period of Insurance.
4. The additional cost of single or private room accommodation at a Hospital.
5. Dental care other than that necessitated by accidental injuries to sound natural teeth occurring during the Trip and within the Period of Insurance.
6. Any elective treatment, aromatherapy, tonic medication, or services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.

The cost of prosthetic devices or visual or hearing aids.

Section AT 2. Medical Expenses in Singapore

We will pay You up to the Benefit Limit, for the necessary Medical Expenses for medical treatment received when You return to Singapore for:

- a) follow-up treatment within thirty (30) days after Your return from the Trip, provided You have sought initial treatment overseas for Injury or Illness which occurred outside Singapore during the Trip within the Period of Insurance and such initial treatment is claimable under Section AT 1; or
- b) treatment within three (3) days after Your return from the Trip where initial treatment for Injury or Illness was not sought overseas, up to a maximum of thirty (30) days from the date of first treatment in Singapore, subject to a limit of up to \$100 per visit.

If Traditional Chinese Medical treatment is sought by You, We will pay for treatment by the Traditional Chinese Medicine Practitioner of up to \$100 per visit up to a maximum of \$500 per Trip.

For treatment incurred for physiotherapy, We will pay up to a maximum of \$500 per Trip.

Exclusions Applicable to Section AT 2

No benefit will be payable under Section AT 2 for:

1. Cosmetic or plastic surgery other than that necessitated to correct a condition resulting solely from Injury occurring during the Trip and within the Period of Insurance.
2. The additional cost of single or private room accommodation at a Hospital.
3. Dental care other than that necessitated by accidental injuries to sound natural teeth occurring during the Trip and within the Period of Insurance.
4. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.

The cost of prosthetic devices or visual or hearing aids.

Section AT 3. Trip Cancellation

We shall pay up to the Benefit Limit for loss of and/or forfeiture of transport or accommodation deposits or charges paid in advance or contracted to be paid by You in the event of necessary and unavoidable cancellation of the whole Trip by You arising from:

- (a) Death of or Serious Injury or Serious Illness, suffered by You, Your Travel Companion or Immediate Family Member in Singapore, during the Period of Insurance;
- (b) witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;
- (c) compulsory quarantine of You or Your Travel Companion;
- (d) serious damage to Your Home in Singapore by a Natural Disaster, fire or burglary occurring within fourteen (14) days from the scheduled departure date of the Trip and during the Period of Insurance. For the avoidance of doubt, We will have sole discretion in determining whether the damage sustained to Your Home is "serious damage" such that this clause is applicable;
- (e) cancellation of the scheduled Common Carrier services in which You have arranged to travel on to commence the Trip for at least twenty-four (24) hours from the time specified in the travel itinerary, due to strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;

(f) cancellation of Your flight which You have arranged to travel, due to closure of the airport, runway or airspace or adverse weather conditions which forces Your flight to be grounded ; or

(g) the issuance of Travel Alert for the planned destination.

The effective date of the above cover shall commence after this Policy has been purchased or within thirty (30) days before the date of commencement of the scheduled Trip. Once You cancel the Trip and a claim is made under Section AT 3, the Policy will terminate immediately.

Exclusions Applicable to Section AT 3

No benefit will be payable under Section AT 3 for loss arising from:

1. Government regulations or act, delay or amendment of the booked itinerary, or failure in the provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
2. Your disinclination to travel or Your financial circumstances.
3. Any unlawful act or criminal proceedings of You or any person on whom the holiday plan depends, other than witness summons, jury service or compulsory quarantine.
4. Any illness or disease, Pre-Existing Condition, compulsory quarantine, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the time of application for this insurance.
5. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.
6. The covered events if this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.
7. Loss that is covered by any other existing insurance scheme, or government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.
8. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.

9. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

Section AT 4. Travel Delay

In the event that the Common Carrier in which You have arranged to travel is delayed in departure for at least six (6) hours from the time specified in the travel itinerary, due to:

1. Strike or other industrial action;
2. Riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;
3. Natural Disasters;
4. Adverse weather conditions; or
5. Mechanical breakdown or derangement or structural defect of that Common Carrier.

We shall pay You \$100 for each continuous six (6) hour period, up to the Benefit Limit.

Provided that:

- (a) this benefit is only payable for either departure delay of the same flight or voyage; and
- (b) written confirmation from the carriers or the handling agents of the number of hours of delay and the reason for such delay is obtained

Exclusions Applicable to Section AT 4

No benefit will be payable under Section AT 4 for loss arising from:

1. Failure to check-in according to itinerary
2. Failure to obtain written confirmation from the Common Carrier or the handling agents of the number of hours of delay and the reason for such delay.
3. Strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack or adverse weather condition existing at the time of application for this insurance.
4. Delay due to the Common Carrier operational issues.
5. Your late arrival at the airport or port after check-in or booking-in time (except for late arrival due to a strike or other industrial action).

Section AT 5. Baggage Delay

In the event that Your checked-in baggage is delayed, temporarily misplaced or misdirected at Your scheduled overseas destination or upon Your return to Singapore, on a scheduled carrier, We shall pay You up to the Benefit Limit for:

- a) \$100 for each continuous six (6) hour period if Your checked-in baggage is delayed overseas.
- b) a lump sum of \$100 if Your checked-in baggage is delayed and not returned for at least six (6) continuous hours upon returning to Singapore.

The delay must be verified in writing by the carrier, operator or their handling agents stating the length and reason(s) for the delay.

Exclusions Applicable to Section AT 5

No benefit will be payable under Section AT 5:

1. If the delayed baggage shall prove to be lost or damaged and for which loss or damage a claim has been made and admitted under Section AT 6.
2. If a baggage tag is not issued to You by the airline for Your check-in baggage

Section AT 6. Loss or Damage to Baggage and Personal Effects

We shall pay You up to the Benefit Limit for accidental loss or damage due to Theft, Burglary or Robbery to Your baggage, Sports Equipment and/or Personal Effects, including one (1) laptop computer and/or one (1) Mobile Device, which You took along during the Trip or purchased during the Trip, occurring during the Period of Insurance, provided that We shall not be liable for more than \$500 in respect of any one article or pair or set of articles.

This Policy will extend to cover accidental loss or damage while in the custody of an airline or other carrier, provided a report is made immediately upon discovery to the airline or other carrier and proof of compensation is obtained or where such compensation is denied, proof of such denial.

We shall have the right to opt to make payment, reinstate or repair any damaged article subject to due allowance for wear and tear and depreciation.

Pair and Sets Clause

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the value of the pair or set.

Exclusions Applicable to Section AT 6

No benefit will be payable under Section AT 6 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.
2. Loss or damage to Money, Personal Documents, stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
3. Breakage or damage to fragile articles (excluding cameras and tape recorders) unless caused by an Accident to the conveyance in which the baggage is being carried.
4. Business goods or samples or equipment of any kind.
5. Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact or corneal lenses, skin care products and perfume.
6. Any Sports Equipment that is hired, loaned or entrusted to You.
7. Loss or damage to any Sports Equipment during practice or course of play.
8. Any electronic or motorized Sports Equipment.
9. Any accessories or clothing used for the sports.
10. Fishing equipment, musical instruments, dentures or bridges for teeth.
11. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.
12. Loss or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a Property Irregularity Report obtained upon its discovery.
13. Losses due to Theft, Burglary or Robbery unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.
14. Unattended properties unless kept inside a locked hotel room, or in the care and custody of an airline, carrier or hotelier.
15. Loss or damage to personal computers (except for laptop computer) and their standard accessories.

16. Unexplained and mysterious disappearance of Your baggage or Personal Effects.
17. Loss or damage due to Your omission, negligence or carelessness.
18. Animals, motor vehicles (including accessories), motorcycles, boats, motors and any other conveyance.
19. Paintings, antiques, artifacts, objects of art or gemstones.

Section AT 7. Worldwide Personal Liability

We will indemnify You up to the Benefit Limit against:

1. Legal liability to a third party arising outside Singapore and during the Period of Insurance as a result of:
 - (a) accidental Injury to a third party; or
 - (b) accidental loss of or damage to property belonging to a third party.
2. The third party's costs and expenses recoverable against You in respect of their claim for such Injury, loss of or damage to property belonging to the third party; and
3. Your costs and expenses incurred in dealing with such claim in respect of such legal liability with Our prior consent.

The total benefit payable under Section AT 7 shall not exceed the Benefit Limit.

Exclusions Applicable to Section AT 7

No claim will be payable under Section AT 7 for loss or damage or Injury arising directly or indirectly from, in respect of, or in consequence of:

1. Property belonging to You or in Your care, custody or control.
2. Employers' liability, contractual liability or liability to a member of Your family.
3. Any willful, malicious or unlawful act.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
6. Ownership, possession or use of vehicles, aircraft, watercraft, animals or firearms.
7. Legal costs resulting from any criminal proceedings.
8. The influence of intoxicating liquor or drugs.

9. (a) Asbestos, or
(b) Any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos in whatever form or quantity.
10. Any activities and/or business conducted and/or transactions via the Internet, Intranet, Extranet and/or via Your own website, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
11. (a) Seepage, pollution or contamination, provided always that this paragraph (a) shall not apply to liability for Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the Period of Insurance.

(b) The cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the Period of Insurance.

(c) Fines, penalties, punitive, aggravated or exemplary damages.

This Clause shall not extend this Policy to cover any liability which would not have been covered under this Policy had this Clause not been attached.

EXCLUSIONS OF ANNUAL TRAVEL

(Applicable to Annual Travel Benefits)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any Injury, Illness or disease and Death to any person directly or indirectly caused by, or contributed to, or arising from:

1. Any kind of race or sport where You are being engaged in a professional capacity or where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport or racing.
2. Suicide, attempted suicide or self-inflicted injury,
3. Pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation.

4. You being under the influence of intoxicating liquor or the use of drugs or medications (other than taken under a prescription by a Registered Medical Practitioner and not for the treatment of drug addiction), volunteered exposure to needless peril (except in an attempt to save human life).
 5. Venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.
 6. You proceeding with the Trip against the advice of a Registered Medical Practitioner.
 7. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.
 8. You engaging in naval, military, air force, civil defence or police services or operations, testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms.
 9. Any Pre-Existing Condition.
 10. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
 11. Any willful, malicious, criminal or unlawful acts committed by You and/or any person acting on Your behalf.
 12. Flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
 13. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, the use of bobsleigh or skeleton, hunting, pot-holing, trekking (including mountain trekking) three thousand (3,000) metres above sea level, mountaineering, rock climbing that ordinarily requires the use of ropes or guides and any other Extreme Sports.
 14. Underwater activities involving artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor, if You hold a PADI certification (or equivalent qualification), and the maximum depth of the dive does not exceed the maximum depth limit under Your certification or thirty (30) metres, whichever is shallower.
 15. Manual work of any kind unless You have informed Us when applying for the insurance and it is accepted by Us in writing.
 16. Your negligence or Your failure to take due and reasonable care and precautions to safeguard and secure Your properties.
 17. Taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.
 18. Any event or circumstance that was made know to You at the time of arranging the Trip and/or effecting this insurance, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which threaten Your health, safety or leads to the disruption of Your Trip.
 19. any Nuclear, Chemical, Biological Terrorism. "Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.
- If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You.

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any consequential loss or any legal liability or any Injury, Illness or disease and Death to You directly or indirectly caused by, or contributed to, or arising from:

1. Radioactive Contamination

- a. Nuclear weapons material or ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials.
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

For the purpose of this Exclusions, combustion shall include any self-sustaining process of nuclear fission.

2. War

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

If We allege that by reason of these Exclusions any claim is not covered by this insurance, then the burden of proving that the claim is covered shall be upon You.

3. Property Damage Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of the property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Policy:

- a. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

- b. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

GENERAL CONDITIONS

(Applicable to the whole Policy)

1. Arbitration

If there is any dispute as to the amount to be paid under this Policy (liability being otherwise admitted), the validity of the claim and/or the extent of cover, such dispute shall be first referred for mediation by the Financial Industry Disputes Resolution Centre Ltd.

If the parties are unable to reach a settlement, the dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this Clause.

The seat of the arbitration shall be Singapore and the tribunal shall consist of one arbitrator.

The language of the arbitration shall be English.

2. Automatic Termination of Policy

This Policy will automatically terminate on the earliest of the following events:

- a. On the date You attain seventy- one (71) years of age;
- b. On the date Your Child attains the maximum age as defined if You have purchased a Family Policy;
- c. Upon Your Death;
- d. We have paid 100% of the Benefit Limit for Accidental Death or Permanent Disablement;
- e. You ceased to be a Singapore Citizen, Singapore Permanent Resident, or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or long-term visit pass and who is ordinarily residing in Singapore; or
- f. If You are away from Singapore for more than one hundred and eighty-three (183) days at any one time.

3. Cancellation of the Policy

- a. This Policy may be cancelled at any time by Us giving fourteen (14) days' notice by registered mail to Your last known address, such cancellation shall become effective from the first day of the month following the date of such notice issued and in such event We will return a pro rata portion of the premium for the unexpired part of the Period of Insurance, provided no claim has been made under the Policy.

- b. The Policy may be cancelled by You by giving notice to Us in writing provided no claim has arisen during the Period of Insurance.

i. **Monthly Premium Payment**

There will be no refund on the Premium paid. Your Policy will continue to provide coverage up to the next date on which Your Premium is due.

ii. **Annual Premium Payment**

If Your Policy is an Annual Policy You shall be entitled to a return of premium subject to the short period rates for the period the Policy has been in force as follows:

Period of Coverage (Not Exceeding)	Premium Refund (% of Annual Premium)
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	20%
Exceeding 6 months	0%

4. Contract (Rights of Third Parties) Act 2001

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

5. Currency

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars.

6. Data Privacy

It is hereby declared that as a condition precedent to the liability of Us, You have agreed that any personal information in relation to You provided by or on behalf of You to Us may be held, used and disclosed to enable Us or individuals/organisations associated with Us or any independent third party (within or outside of Singapore) to:

- a. process and assess the Insurer's application or any matter arising from the Policy Schedule and any other application for insurance cover and/or;
- b. provide all services related to this Policy.

7. Declaration

The validity of this Policy is subject to the condition precedent that:

- a. for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- b. if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
- i. You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and

- ii. a copy of the written confirmation from the previous insurer to this effect is first provided by You to Us before cover incepts.

8. Due Observance

The conditions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. The due observance and compliance of these conditions by You or the claimant and the truth of the statements and answers in the proposal shall be conditions precedent to any liability of Us to make any payment under this Policy.

9. Duplication of Cover

We shall not cover You under more than one Choice Protect360 Insurance policy. In the event that You are covered under more than one such policy, We will consider You to be insured under the policy first issued and We will refund any duplicate insurance premium payment, which may have been made by or on behalf of You.

10. Duty of Care

You must exercise reasonable care to prevent Accidents, Injury, Illness, loss or damage.

11. Eligibility

You are eligible for cover under this Policy if:

- a. You are between the age of eighteen (18) to sixty-five (65) years old, renewable up to seventy (70) years old.
- b. Cover for Child is from one (1) to eighteen (18) years of age or up to twenty-five (25) years of age if studying full-time in a recognized institution of higher learning at the commencement of this insurance. Age is calculated as at last birthday.
- c. You must be a Singapore Citizen, Singapore Permanent Resident, or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or long-term visit pass and who is ordinarily residing in Singapore, if you are away from Singapore for no more than 183 days during the Period of Insurance.

12. Fraud, Misstatement or Concealment

Any fraud, misstatement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

13. Free Look Period

If this Policy shall have been issued and for any reason whatsoever You shall decide not to take up the Policy, You can return Your insurance by notifying Us in writing within fourteen (14) days from the date of delivery of the Policy. We will refund the Premium paid unless something has occurred for which a claim may be payable. The free look period will not apply to renewals of Your Policy with Us.

14. Governing Law

Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the Laws of Singapore.

15. Jurisdiction

Notwithstanding anything stated herein to the contrary, the indemnity provided by this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said court for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreements or otherwise.

16. Legal Personal Representative

The terms exceptions and conditions of this Policy, so far as applicable and with any necessary modifications, shall apply to Your legal personal representative.

17. No Claim Discount

If no claim has been made under this Policy, We will give You a discount on Your total renewal premium at the end of each annual period based on the following scale:

No Claims for:	No Claim Discount (NCD)
One (1) Year	5%
Two (2) or more Consecutive Years	10% (Maximum)

Provided that:

- a. There has been no interruption of cover for a period of twelve (12) consecutive months.
- b. Premium has been fully paid.

Subject to the following conditions:

- i. If a claim is made during any Policy year, the entire discount will be withdrawn in the following Policy Year.
- ii. The discount shall be affected by any late notification or any failure in notification of an accident and We shall have the rights to recover any given discount.
- iii. You cannot transfer the No Claim Discount (NCD) to anyone else or to a new Policy.

18. Non-Assignment and Discharge

We will not recognize or be affected by any notice of trust, charge or assignment relating to this Policy. The receipt of the Insured, or his legal personal representatives or of any person(s) to whom any benefit is expressed to be payable shall in all cases effectively discharge Our liability.

19. Other Insurance

If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of You with other insurance company covering the same expenses, We shall not be liable to pay or

contribute more than its ratable proportion of any claim for such expense.

20. Payment of Benefits

All benefits payable under this Policy shall be paid to You or Your legal representative or Your beneficiary (if any), or otherwise to Your estate in the event of Death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

21. Premium Before Cover Warranty

a. The premium due must be paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the effective date ("the effective date") or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:

- i. Cash or honoured cheque for the premium is handed over to Us or the intermediary;
- ii. A credit or debit card transaction for the premium is approved by the issuing bank;
- iii. A payment through an electronic medium including the internet is approved by the relevant party;
- iv. A credit in favour of Us or the intermediary is made through an electronic medium including the internet.

b. In the event that the total premium due is not paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us.

Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

c. Premium Payment

- i. The payment of the premium, when it is due, will ensure the continuance of the Policy in force until the next premium is due;
- ii. This Policy will be renewed upon the payment of the premium when it is due either on a monthly or annual basis as applicable and stated in the Policy Schedule unless prior written notice of cancellation has been given in accordance with General Condition 3 or the Policy has otherwise been terminated.

22. Sanction Limitation and Exclusion Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of

such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

23. Subrogation

You shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

CLAIMS PROCEDURE

If You do not comply with the following claims conditions, We may refuse to pay a claim in whole or in part.

On the happening of any loss, damage or injury which may give rise to a claim under this Policy:

- (a) You shall take immediate action to minimize loss and to prevent further loss or damage.
- (b) Notice shall be given to Us as soon as possible but in any case within fourteen (14) days of the happening of any loss, damage, Injury or any other events in respect of which a claim is to be made.
- (c) You or other claimant shall at Your or other claimant's own expense furnish to Us such certificate information, blood tests, medical reports and evidence as We may reasonably require.
- (d) You shall as soon as possible after the happening of any Injury in respect of which a claim is to be made procure and follow medical advice from a duly Registered Medical Practitioner.
- (e) You shall, at Our expense, undergo medical examinations as often as required by Us.
- (f) We shall in the case of Your Death be entitled to have a post-mortem examination at Our own expense.
- (g) In the case of malicious damage, theft, vandalism or any criminal act, You must immediately lodge an official report with the police or, where appropriate, to a recognised governmental law enforcement agency. You will also cooperate with Us to secure the conviction of the offender.
- (h) You must notify and forward to Us every letter, claim, demand, Writ of Summons and process which is received in connection with the claim immediately on receipt. You will also notify Us immediately of any impending prosecution, inquests, Court proceedings or offers of settlement.

- (i) Any expenses incurred in the provision of details and documentary evidence of loss destruction or damage shall be wholly borne by You.

POLICY OWNERS' PROTECTION SCHEME

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 Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

CARING FOR OUR CUSTOMERS

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do:

Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days while We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:

Chief Executive Officer
HL Assurance Pte. Ltd.
11 Keppel Road #11-01 ABI Plaza
Singapore 089057

We will respond to Your appeal within fourteen (14) working days. If You are still dissatisfied with the CEO's response, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : (65) 6327 8878
Fax : (65) 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg

Important – Please remember to quote Your Policy number / reference in Your communication.