

Policy Conditions

Personal Accident

Your policy

This is **your** personal accident insurance **policy** and it contains details of benefits, conditions and exclusions relating to **your** cover under this **policy**. The **policy** will form the basis on which **we** will settle all claims.

Any statement, information or declaration **you** have given including any declaration made over the phone, or by fax, email or the internet at the time of application, will form the basis of the contract.

Please keep this document in case **you** need to refer to it.

Eligibility

This **policy** is only available to **you** if **you**:

- hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
- are living or working in Singapore; and
- are between 60 days old and 65 years old

You must be the **policyholder** unless **you** are under 16 years old, then the **policyholder** shall be your parent or legal guardian.

Things to remember

- **We** do not cover claims arising from **sickness** unless it is due to dengue fever covered under Section 3. **We** also do not cover claims arising from **pre-existing medical conditions**.
- **You** must not be an undischarged bankrupt and have not committed any act of bankruptcy within the last 12 months.

Definitions

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** and which must be the only cause of **injury**.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your family member**, partner, business partner, employer or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your family member**, partner, business partner, employer, or agent.

Dental treatment means treatment necessary to restore sound and natural teeth and which is made necessary due to an **accident**.

Family member means **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- has organised facilities for diagnosis, treatment and major surgery;
- provides nursing services by registered nurses 24 hours a day;
- is under the supervision of one or more **medical practitioners**; and
- is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the elderly or similar establishment.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

Insured person means the individual who is named as the insured person in the policy application form and who is covered under this **policy**.

Losing means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by **our medical practitioner**.

Losing hearing means permanent and total loss of hearing, as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Losing sight means total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment, as confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** should not be **you, your family member, partner, business partner, employer, employee or agent**.

Period of insurance means the period of cover as stated in the SMS confirmation sent by **us** to the handphone number which **you** or the **policyholder** has provided to **us** in **your policy** application form or in any other written form acceptable to **us**.

Permanently disabled or **permanent disability** means suffering from one of the items of disablement listed in the scale of compensation table in this **policy**, and which was caused only by an **accident**, as long as:

- the disability lasts for 12 months in a row from the date of **accident**; and

- **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanent total disability means total disability caused only by an **accident** that:

- will in all probability entirely prevent **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever for the rest of **your** life; and
- lasts for 12 months in a row from the date of the **accident**; and
- **our medical practitioner** confirms that it is not going to improve after 12 months.

Policy means this document of policy.

Policyholder means the person who has made an application for the **insured person** to be covered under this **policy**.

Pre-existing medical condition means any injury or **sickness**, including any complications which may arise:

- a which **you** knew about before the start of **your policy**;
- b which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of **your policy**; or
- c for which **you** have been asked to get medical treatment or medical advice by a **medical practitioner** within 12 months before the start of **your policy**.

Sickness means worsening physical health not caused by an **accident**, for which **you** need the treatment of a **medical practitioner**.

Table of cover means the table below showing the list of types of benefits and maximum benefit limit **we** will pay you while this **policy** is in force. It will depend on the terms, conditions, limits and exclusions of this **policy**.

Benefits		Maximum benefit (S\$) per insured person
Section 1	Accidental death	10,000
Section 2	Permanent disability	10,000
Section 3	Medical expenses for injury due to an accident or dengue fever	200

We, our, us, and **Income** means NTUC Income Insurance Co-operative Limited.

You, your and **yours** means the **insured person** who is covered under this **policy**.

What the policy covers

This **policy** will protect **you** financially when a death or **injury** happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits of **your** plan as set out in the **table of cover**.

Benefits

Section 1 – Accidental death

If **you** are involved in an **accident** during the **period of insurance**, and due only to this **accident you** die within 90 days from the date of the **accident**, **we** will pay **your** legal personal representative up to the maximum limits as shown in section 1 of the **table of cover**.

What we do not pay under section 1

Besides the general exclusions listed in part 1 of the general conditions, **we** will also not pay any claim directly or indirectly caused by the following.

- 1 A disability or death that is caused by **sickness** (for example, a heart attack or stroke) and not by an **injury**; or
- 2 Any physical disability which existed before the start of the **policy**.

Section 2 – Permanent disability

If **you** are involved in an **accident** during the **period of insurance**, which causes **you** an **injury** and due only to this **accident you** become **permanently disabled** within 90 days from the date of the **accident**, **we** will pay **you** up to the maximum limits as shown in section 2 of the **table of cover** using the scale of compensation table as shown below.

Scale of compensation table

Item	Description of disability	Percentage of sum insured as shown under section 2 in the table of cover
a.	Permanent total disability	100%
b.	Losing sight of both eyes	100%
c.	Losing two limbs	100%
d.	Losing sight of one eye, except perception of light	50%
e.	Losing one limb	50%
f.	Losing speech	50%
g.	Losing hearing in both ears	50%
h.	Losing four fingers and thumb of one hand	50%
Third Degree Burns		
i.	Head - Damage as a percentage of total body surface area	
	- equal to or greater than 8%;	100%
	- equal to or greater than 5% but less than 8%; or	75%
	- equal to or greater than 2% but less than 5%	50%
j.	Body - Damage as a percentage of total body surface area	
	- equal to or greater than 20%	100%
	- equal to or greater than 15% but less than 20%	75%
	- equal to or greater than 10% but less than 15%	50%
We will not pay you any compensation if the disability is not listed in the scale of compensation.		
The total of all percentages of the sum insured due under this section will not be more than 100% during the period of insurance.		

We will reduce any compensation due for **accidental** death by any payment which **we** have already made to **you** under the scale of compensation within the **period of insurance**.

We will not pay **you** extra compensation for any specific item which is part of a greater item due under this **policy**. For example, **we** will pay **you** for **losing your** upper limb, but **we** will not pay **you** again for **losing your** finger or thumb.

What we do not pay under section 2

Besides the general exclusions listed in part 1 of the general conditions, **we** will also not pay any claim directly or indirectly caused by the following:

- 1 A disability or death that is caused by **sickness** (for example, a heart attack or stroke) and not by an **injury**; or
- 2 Any physical disability which existed before the start of the **policy**.

Section 3 – Medical expenses for injury due to an accident or dengue fever

- a If **you** suffer an **injury** or contract dengue fever during the **period of insurance**, and need to get medical treatment, **we** will pay for the costs of medical, surgical, **hospital, dental treatment** and nursing fees, recommended or asked for by a **medical practitioner** for **you** to be treated, up to the limit shown in the **table of cover** or up to a period of 45 days from the date of the **accident** or diagnosis of dengue fever, whichever comes first.
- b **We** will also pay for the reasonable and necessary expenses for treatment by a **Chinese medicine practitioner** or **chiropractor**, up to a sub-limit of 10% of the section limit shown in the table of cover or up to a period of 45 days from the date of the **accident** or diagnosis of dengue fever, whichever comes first.

The total **we** will pay under sections 3a and 3b for all **accidents** occurring during the **period of insurance** will not be more than the limit shown in the **table of cover**.

What we do not pay under section 3

Besides the general exclusions listed in part 1 of the general conditions, **we** will also not pay any claim directly or indirectly caused by the following.

- 1 Medical treatment for **sickness** (for example, a heart attack or a stroke) and not by an **injury**, except for dengue fever covered under Section 3; or
- 2 Any physical disability which existed before the start date of the **policy**.
- 3 Dengue fever diagnosed within 14 days from the start date of the **policy**.
- 4 Dengue fever which has been announced as:
 - an epidemic by the health authority in Singapore or the government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO);in the affected countries, from the date of announcement until the epidemic or pandemic ends.

General conditions which apply to the whole policy

1. General Exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

- a** **you** deliberately injuring yourself, committing suicide or attempting suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life);
- b** the effect or influence of alcohol or drugs;
- c** pregnancy, childbirth, abortion, miscarriage or all complications or death arising from these conditions;
- d** mental problems or insanity;
- e** sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused;
- f** medical or surgical procedure to treat **your sickness** unless it is caused by dengue fever covered under Section 3;
- g** cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment but, this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an **accident**;
 - it is done at a medically appropriate stage after the **accident**; and
 - the cost of the treatment is approved by **us** in writing before it is done;
- h** **pre-existing medical conditions** or physical problems which existed before the start of **your policy**;
- i** **you** taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
- j** **you** taking part in any professional sports or in any sports for which **you** would or could earn or receive any form of pay;
- k** **you** taking part in any kind of speed contest or racing (other than on foot);
- l** an **accident** while **you** are driving or riding on a motor race track;

- m** an **accident** while **you** are riding on a motorcycle (but not as a passenger);
- n** **you** taking part in any dangerous activities or sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering which involves using ropes, any underwater activities involving underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, white-water rafting, dragon boating, hunting, horse riding, polo, show jumping, mountain biking unless **we** have otherwise agreed in writing, but not including the following activities carried out for leisure purpose under the supervision of a licensed guide or instructor: hot-air ballooning, ice or winter sports, hiking or trekking ;
- o** the consequences of war, revolution or any similar event;
- p** radioactivity or damage from any nuclear fuel, material or waste;
- q** **you** failing to take reasonable efforts to avoid **injury** or minimize claims under this **policy**;
- r** any **accident** which arises in the course of **your occupation** if it falls within the following categories or involves the following activities: professional divers, professional sportspeople, jockeys, marine salvage crew, oil riggers, stevedores, people directly involved in making or handling explosives; or
- s** **your** use of any ATV (all-terrain vehicle).

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

2. Cover

This **policy** covers you while in Singapore and outside Singapore.

3. Paying benefits

We will pay the benefits listed in this **policy** only if **you** have given **us** satisfactory proof of the claim.

We will pay all benefits shown in the **table of cover** to **you** unless **you** die as described in section 1 – Accidental death, in which case **we** will pay the benefits to **your** legal personal representative.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

4. Fraud

You must not act in a fraudulent way. **We** will take the action shown below if **you**, or anyone acting for **you**:

- a make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b make a statement to support a claim knowing the statement to be false in any way;
- c send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d make a claim for any **loss** or damage caused by **your** deliberate act or with **your** knowledge.

We may do the following:

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under the **policy**.
- c **We** may declare the **policy** invalid.
- d **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- e **We** may not allow **you** to buy other policies from **us**.
- f **We** may report **you** to the police.

5. Reasonable care

You must take all reasonable precautions to avoid an **injury** and take all practical steps to minimize claims.

6. Other insurance

If at the time of any incident which results in a claim under this **policy**, **you** have another insurance covering the same loss, **we** will not pay more than **our** share.

(This does not apply to section 1 – Accidental death

and section 2 - Permanent disability.)

7. Taking over the rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name to enforce **your** or **our** rights against any other person.

8. Claims conditions

- a **You** must tell **us** as soon as possible, and in any case within 30 days, about any **accident** which may give rise to a claim under this **policy**.
- b If **you** can recover all or part of the medical expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.
- c **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on at the date of the loss.

9. What you need to provide when you send us your claim

You or **your** legal representatives must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.

10. Ending the insurance

The **policy** will end immediately when:

- a **we** have paid 100% of the sum insured under section 1 – Accidental death or section 2 – Permanent disability; or
- b **we** cancel this policy under general conditions part 4; or
- c **you** no longer satisfy any of the eligibility requirements for this **policy**.

11. Excluding third party rights

A person or company who is not covered by this

policy has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

12. Currency and interest

All dollar amounts shown in the **policy** and **table of cover** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

13. Dealing with disputes

If **you** are not satisfied with our final decision on your claim, **you** shall refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDReC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg.

If the dispute cannot be referred to or dealt with by FIDReC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

14. Governing law

Singapore law will apply to this **policy**.

15. Feedback procedure

The information below is not legally binding and is just for **your** information.

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to: sq@income.com.sg.

Our promise to you

We will

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint

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 Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).