

## Summary of Key Contract Terms and Obligations for Personal Accident Insurance

For full details, please refer to the policy which is the legally binding document.

### COVERAGE

Death, disablement, medical expenses and emergency evacuation expenses as insured under the policy, caused by accident, hijacking, murder, assault, strike, riot, civil commotion, act of terrorism and natural disasters such as earthquake and flood. Cover is 24 hours and worldwide.

Benefits	Compensation
Death	100% of the sum insured. If you have opted for Double Indemnity cover, compensation will be doubled the sum insured if the accident happens during weekends, public holidays or school holidays.
Total Permanent Disablement	ranges from 2% to 100% of the sum insured, depending on the nature of the injury.
Temporary Disablement	for up to a maximum of 104 weeks, provided the disability is more than 6 consecutive days.
Medical Expenses	for medical, surgical and hospital charges.
Emergency Evacuation and Repatriation	for the reasonable cost of transportation and en-route medical care and supplies necessarily incurred for evacuation to another location for treatment.

### MAIN EXCLUSIONS

This Policy does not cover claim(s) resulting from war risks, nuclear risks, pre-existing physical or mental defects, pregnancy, suicide, motorcycling and hazardous activities such as scuba diving, rock climbing, mountaineering and martial arts.

### DISCLOSURE OF MATERIAL FACTS

You must inform us of any sickness, disease, physical defect or infirmity which has affected you or of which you are aware upon each renewal of the policy. During the term of the policy, you are to inform us of any change in occupation.

### CLAIMS

All claims are to be submitted to us as soon as possible on our prescribed form together with all supporting documents. If you need any help, our Claim Service Centre (CSC) located at NTUC Income Centre will be pleased to assist you. Alternatively, you may call our 24-hours hotline at 6788 6616.

We will process and decide on your claim within 7 working days upon receiving all relevant information. If you are not satisfied with the way we handled your claim, we will refer you to Financial Industry Disputes Resolution Centre Ltd (FIDReC) for their advice.

Our vision is to settle your claim promptly, fairly and hassle-free.

## SCOPE OF COVER

If you sustain bodily injury caused by violent accidental external and visible means which is the sole cause of death or disablement or which necessitate medical or surgical treatment, we will pay you or your nominee(s) or legal personal representatives the benefits specified in the Table of Compensation.

### TABLE OF COMPENSATION

#### Benefit A - Death

If the injury causes death within twelve months of the accident, we will pay the Sum Insured specified in the Schedule.

#### Benefit B - Total Permanent Disablement

1 If the injury causes the disablement under items a to l within twelve months of the accident, we will pay as follows.

Item	Description of Disablement	Percentage of Sum Insured
a	Total Permanent Disability	100%
b	Loss of sight of both eyes	100%
c	Loss of two limbs	100%
d	Loss of sight of one eye	50%
e	Loss of one limb	50%
f	Loss of speech	50%
g	Loss of hearing in both ears	50%
h	Loss of hearing in one ear	20%
i	Loss of a thumb	
	- Both phalanges	20%
	- One phalanx	10%
j	Loss of any one finger	
	- More than one phalanx	10%
	- One phalanx	5%
k	Loss of a big toe	5%
l	Loss of any other toe	2%

Where the injury is not specified above (other than loss of sense of taste or smell) we will after consulting our Medical Advisors, adopt a percentage of disablement which is consistent with the provisions above without reference to your occupation.

- 2 If compensation is payable for Loss of or Loss of use of a whole member of the body, then compensation for parts of that member is not payable.
- 3 Upon the happening of any one of the injuries described in Benefit B (items a to g only) of the Table of Compensation all insurance under this Policy except in respect of such injury shall immediately cease, and upon payment of the compensation for such injury, this Policy is to be surrendered to us.
- 4 Compensation will be paid only when the claim has been proved to our satisfaction.
- 5 The total compensation payable under Benefits A or B shall not exceed 100% of Benefit A specified in the Schedule.

#### Benefit C - Temporary Disablement

- 1 If the injury causes Temporary Disability, we will pay the amount specified in the Schedule for a maximum period of 104 weeks only.
- 2 We will not pay
  - a) if disability is less than 7 consecutive days
  - b) until the total compensation has been ascertained and agreed.

## **Benefit D - Medical Expenses**

If you incur medical, surgical, hospital, nursing home and nursing fees or charges as a result of the injury sustained in any one accident, we will reimburse you up to the amount specified in the Schedule, provided that the expenses are incurred within 12 months of the accident.

## **Benefit E - Emergency Evacuation And Repatriation**

If you sustain injury as a result of an accident whilst you are overseas, we will pay the reasonable cost of transportation and en-route medical care and supplies necessarily incurred if in the opinion of International SOS Pte Ltd (SOS) it is necessary to evacuate you to another location for treatment. All decisions as to the means of transportation and final destination will be made by SOS or its authorised representative, and will be based solely upon medical necessity.

If the injury results in death whilst overseas, we will also pay for the cost of obtaining the necessary clearance and arrange for the return of mortal remains to your place of residence in Singapore.

The total compensation payable under this benefit shall not exceed the amount specified in the Schedule.

**In the event of an emergency, you can call International SOS Pte Ltd at their 24 hour hotline no (65) - 6334 4345 for assistance.**

## **GENERAL EXCLUSIONS**

### **1 War Risks**

This Policy does not insure any consequence whether direct or indirect of war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military or popular uprising, insurrection, rebellion, revolution, military, usurped power or martial law.

### **2 Nuclear Risks**

This Policy does not insure death or disablement caused by or arising from radioactivity or from the use, existence or escape of any nuclear fuel, material or waste.

### **3 Excluded Risks**

We will not pay for claim(s) resulting from:

- a) your wilful exposure to needless perils(except in an attempt to save human life)
- b) your criminal act
- c) self-injury, suicide or attempted suicide, provoked assault, intoxication,drugs, insanity, venereal disease or any physical defect or infirmity, pregnancy or childbirth
- d) taking part in flying or other aerial activities except as a fare-paying passenger in a licenced passenger carrying aircraft
- e) motor-cycling
- f) engaging in rock climbing, mountaineering, parachuting, hang gliding, any underwater activity involving the use of underwater breathing apparatus, racing other than on foot, motor competitions, professional sports, ice or winter sports, water skiing, power boating, hunting, polo, show jumping, martial arts and the like and other hazardous activities
- g) engaging in or taking part in naval, military or air forces services or operations or participating in operations of an offensive nature planned or conducted by the civil or military authorities except for peacetime military training and exercises for full-time national servicemen, military personnel and NSmen.
- h) Any act of Nuclear, Chemical or Biological terrorism regardless of any other cause or event at the same time as or in any other consequence of the loss.

# CONDITIONS

## 1 Observance of Terms

It is a condition precedent to our liability that anyone claiming indemnity or benefit complies with the terms of this Policy.

## 2 Precaution

You must take all reasonable precautions to reduce or remove the risk of death or injury.

## 3 Alteration of Document

Any amendment to this Policy will not be valid unless endorsed in writing by our authorised officer.

## 4 Notification

You must notify us in writing of any

- a) injury loss or expenses as soon as reasonably possible provided that notice of the accident giving rise to a claim is given within 30 days from the date of accident
- b) change in your address or occupation.

## 5 Conduct of Claims

- a) All certificates, information and evidence must be provided at your expense or at the expense of any claimant in the form and nature required.
- b) You may be required to undergo a medical examination by our Medical Advisor at our expense in respect of any condition on which a claim is based.

## 6 False or Exaggerated Claims

No payment will be made under this Policy if the claim is

- a) in any respect fraudulent
- b) intentionally exaggerated
- c) supported by false declaration.

## 7 Non-assignment

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy, and your receipt of payment or that of your nominee(s) or legal personal representatives shall in all cases effectively discharge our liability.

## 8 Renewal

- a) At the time of renewal of the Policy, you must inform us in writing of any sickness, disease, physical defect or infirmity which has affected you or of which you are aware since the payment of the last premium.
- b) We are not bound to accept any renewal of this Policy or to send you any notice of the renewal.

## 9 Cancellation

We may cancel this Policy by giving you seven days' notice at your last known address. You may also cancel this Policy by notifying us in writing and the cancellation will take effect from the date we receive the written notice of cancellation. In either case, any refund of premium will be calculated based on our scale of refund.

## 10 Exclusion of Third Party Rights

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

## 11 Arbitration

All disputes or differences under this Policy shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to any right of action against us.

## DEFINITION OF TERMS

### In this Policy,

- 1 "Loss" means permanent, total and irrecoverable loss. Loss of use of member shall be treated as loss of member.
- 2 "Total Permanent Disability" means permanent, total and continuous disability preventing you from engaging in any occupation or employment for wage or profit or from giving attention to any business whatsoever.
- 3 "Temporary Disability" means temporary and continuous disability preventing you from the date of accident from performing every duty pertaining to his profession or occupation.
- 4 "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.

"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, gaseous Chemical agent and/or Biological agent in an Act of Terrorism.

"Chemical agent" shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological agent" shall mean any pathogenic (disease producing) micro-organism(s) and/or biological produced toxin(s) including genetically modified organisms and chemically synthesized toxins which cause illness and/or death in humans, animals or plants.

## ENDORSEMENT

**EACH OF THE FOLLOWING ENDORSEMENTS IS OPERATIVE ONLY WHEN THE ENDORSEMENT NUMBER IS SHOWN IN THE SCHEDULE UNDER THE HEADING "ENDORSEMENT OPERATIVE".**

### **P1 - Double Indemnity**

If the injury causes death within twelve months of the accident, we will pay twice the amount of the Sum Assured under Benefit A if the accident causing the injury occurs on a weekend, a school holiday or during the period of the school vacations declared by the Ministry of Education in Singapore or on a public holiday declared in Singapore.

If the accident occurs whilst you are overseas, the time when the accident took place shall be reckoned in accordance with Singapore time.

For the purposes of this Benefit, "weekend" shall mean a Saturday or Sunday and school holiday and vacations shall mean holidays in primary, secondary and junior colleges.