

PERSONAL ACCIDENT INFECTIOUS DISEASES INSURANCE POLICY

This policy ("Policy") sets out the terms and conditions of a contract of insurance between NTUC Income Insurance Co-Operative Limited and you. Please read this Policy carefully as it is a legal document.

In consideration of the payment of premium specified by us for the Insured Person, we will pay the benefits listed in this Policy in respect of the Insured Person in accordance with and subject to the terms, conditions and exclusions of this Policy.

The statements, information and/or declaration provided by you and the Insured Person, including any declaration made over the telephone, fax, or the internet at the time of application, shall form the basis of this contract.

The terms, conditions and exclusions of this Policy, the Schedule, Endorsement(s) and Memoranda issued by us in respect of this Policy shall form part of this Policy.

Our maximum liability for the Insured Person in respect of one or more Accidents or occurrences shall not exceed the limits of the Sum Insured specified in the Schedule. We will indemnify you against all costs and expenses covered by this Policy, subject to documentary proof.

PART I

SCOPE OF COVER

Section 1: ACCIDENTAL DEATH

In the event of an Accident or a Sickness due to an Infectious Disease that directly results in the death of the Insured Person within twelve (12) months from the date of the Accident or Sickness, we will pay the Sum Insured specified under Section 1 of the Schedule to the Insured Person's legal personal representatives.

Any compensation payable under Section 1 shall be reduced by any compensation already paid under Section 2 within the same Policy Year.

Section 2: PERMANENT DISABILITIES

2.1 In the event that the Insured Person sustains any of the permanent disability specified in the Scale of Compensation as a direct result of an Accident or a Sickness due to an Infectious Disease within twelve (12) months from the date of the Accident or Sickness, we will pay the Insured Person such amount as expressed as a percentage of the Sum Insured according to the Scale of Compensation.

Scale of Compensation

Item	Description of Disablement	% of Sum Insured as specified under Section 2 in the Schedule
a	Permanent Disablement (as defined in Part IV)	100%
b	Loss of Sight of both eyes	100%
c	Loss of two limbs	100%
d	Loss of Sight of one eye, except perception of light	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 four fingers and thumb of one hand	50%
j	Loss of four fingers of one hand	40%
k	Loss of a thumb	
	- 2 phalanges	25%
l	- 1 phalanx	10%
	Loss of one index finger	
	- 3 phalanges	15%
m	- 2 phalanges	10%
	- 1 phalanx	5%
n	Loss of any one other finger	
	- 3 phalanges	10%
	- 2 phalanges	7%
	- 1 phalanx	3%

n	Loss of metacarpals	
	- first or second	3%
	- third, fourth or fifth	2%
o	Loss of all toes of one foot	15%
p	Loss of a great toe	
	- 2 phalanges	5%
	- 1 phalanx	3%
q	Loss of any one other toe	3%
	Third Degree Burn	
r	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%	75%
	- equal to or greater than 2% but less than 5%	50%
s	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%
Where the permanent disability is not specified above we will after consulting our medical advisors, adopt a percentage of Sum Insured which is consistent with the provisions above. No compensation will be made for loss of sense of taste or smell.		
The total compensation payable in respect of several permanent disabilities due to any one Accident or Sickness due to an Infectious Disease is arrived at by adding together the various percentages but shall not exceed 100% of the Sum Insured as specified in Section 2 of the Schedule. The aggregate amount of all percentages payable for more than one permanent disability in respect of any one or more Accident or Sickness due to an Infectious Disease shall not exceed 100% of the Sum Insured as specified in Section 2 of the Schedule in respect of any one Policy Year.		

2.2 No compensation shall be payable under Section 2 additionally for any specific item which is part of a greater item for which compensation is payable under this Policy. In particular, if a compensation is payable for Loss of a whole member of the body, then no compensation shall be payable for Loss of part of that member.

2.3 "Loss" means permanent, total and irrecoverable loss of use or by physical separation.

2.4 "Loss of Sight" means medically certified permanent, total and irrecoverable loss of sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment.

2.5 "Loss of Speech or Hearing" means medically certified permanent, total and irrecoverable loss of sense of speech or hearing.

2.6 Compensation will be paid only when the claim has been proven to our satisfaction.

Section 3: ACCIDENTAL MEDICAL EXPENSES

3.1 Should the Insured Person sustain a bodily injury caused by an Accident or sustain a Sickness due to an Infectious Disease, we will reimburse the necessary and reasonable cost of medical, surgical, Hospital, nursing home and nursing fees that are necessarily incurred within a period of twelve (12) months from the date of the Accident or Sickness, provided it is authorized in writing by a Medical Practitioner, subject to the limit of the Sum Insured specified under Section 3 of the Schedule for any one Accident or Sickness.

3.2 Should the Insured Person sustain a bodily injury caused by an Accident or sustain a Sickness due to an Infectious Disease, we will reimburse the necessary and reasonable cost of treatment by a Chinese Physician or Chiropractor that are necessarily incurred within a period of twelve (12) months from the date of the Accident or Sickness, subject to the limit of 10% of the Sum Insured specified under Section 3 of the Schedule for any one Accident or Sickness.

The total compensation payable under Sections 3.1 and 3.2 shall not exceed 100% of the Sum Insured specified under Section 3 of the Schedule for any one Accident or Sickness.

Section 4: DAILY HOSPITALIZATION INCOME

4.1 Should the Insured Person sustain a bodily injury caused by an Accident or sustain a Sickness due to an Infectious Disease, we will pay a daily income specified under Section 4 of the Schedule for each completed twenty-four (24) hour period that the Insured Person is confined in a Hospital as an inpatient for treatment of a bodily injury caused by an Accident or Sickness due to an Infectious Disease, up to a maximum limit of 100 days per Policy Year.

4.2 No payment shall be made if the Insured Person is confined in the Hospital for less than a completed twenty- four (24) hour period.

Section 5: WEEKLY CASH BENEFIT

- 5.1 Should the Insured Person sustain a Sickness due to an Infectious Disease, we will pay a cash benefit specified under Section 5 of the Schedule for each full week of the duration of medical leave granted by a Medical Practitioner or of the duration of quarantine, confinement or isolation imposed by an authorized representative of any local authority, whichever has the longer duration, up to a maximum of 8 consecutive weeks.
- 5.2 No payment shall be made:
- 5.2.1 if the duration of medical leave granted by a Medical Practitioner or quarantine, confinement or isolation imposed by an authorized representative of any local authority is less than 7 consecutive days;
 - 5.2.2 if the commencement of the duration of medical leave granted by a Medical Practitioner or quarantine, confinement or isolation imposed by an authorized representative of any local authority is more than 7 days from the date where the Sickness due to an Infectious Disease was first diagnosed;
 - 5.2.3 unless the original medical leave certificate(s) issued by a Medical Practitioner or the original notice of the quarantine, confinement or isolation order issued by an authorized representative of any local authority is/are submitted to us for verification;
 - 5.2.4 for the duration of any medical leave granted to the Insured Person at any consultation subsequent to the first consultation where the Insured Person was diagnosed with a Sickness due to an Infectious Disease and where the Insured Person shall submit or has submitted his/her claim under this Section on;
 - 5.2.5 for the duration of any quarantine, confinement or isolation imposed on the Insured Person subsequent to the first quarantine, confinement or isolation order imposed by an authorized representative of any local authority where the Sickness due to an Infectious Disease was diagnosed and where the Insured Person shall submit or has submitted his/her claim under this Section on;
 - 5.2.6 until the total compensation has been ascertained and agreed upon by us;
 - 5.2.7 if the Insured Person self-imposed a period of quarantine, confinement or isolation;
 - 5.2.8 if a person other than a Medical Practitioner granted the medical leave to the Insured Person;
 - 5.2.9 if a person other than an authorized representative of any local authority imposed the quarantine, confinement or isolation on the Insured Person; or
 - 5.2.10 if the medical leave granted by a Medical Practitioner or the quarantine, confinement or isolation imposed by an authorized representative of any local authority on the Insured Person was not as a result of a Sickness due to an Infectious Disease.
- 5.3 No further payment shall be made under any circumstances once payment has been made for the same event.
- 5.4 The maximum amount of cash benefit payable under Section 5 shall under no circumstances exceed a total duration of 8 weeks per Policy Year.

PART II

EXTENSIONS

Notwithstanding Part III - General Exclusion, Clause 1(r), this Policy shall extend to cover the following events, subject to the policy terms and conditions:

1. Full Terrorism Cover

Death or bodily injury of the Insured Person directly due to an Act of Terrorism occurring during the Period of Insurance, provided that such event did not arise as a result of or in connection with an Insured Person's collaboration, participation or provocation of such act.

"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. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act which is verified or recognized by the relevant government as an act of terrorism.

2. Riot, Strike, Civil Commotion, Hijack, Murder and Assault

Death or bodily injury of the Insured Person caused by an Accident resulting from riot, strike, civil commotion, Hijack, murder and assault, provided that such event did not arise as a result of or in connection with an Insured Person's collaboration, participation or provocation of such act.

"Hijack or Hijacked" means any seizure or exercise of control by force or threat of force or violence and with wrongful intent of a vehicle in transit in which the Insured Person is traveling as a fare paying passenger.

3. Disappearance

3.1 In the event that the body of the Insured Person is not found within twelve (12) months after the date of disappearance following the sinking, wrecking or destruction of an aircraft or other conveyance in which the Insured Person was traveling during the Period of Insurance and it is reasonable to believe that such Insured Person has died as a result of bodily injury caused by an Accident, we will pay the appropriate death benefit as specified in the Schedule.

3.2 This payment is made subject to the requirement that the Policyholder and/or the Insured Person's legal personal representatives must provide a signed undertaking to us to guarantee that if the Insured Person is subsequently found to be alive, You and/or they personally undertake to return to us any sums that we had paid under the Policy, immediately on demand.

4. Exposure

If the Insured Person is unavoidably exposed to the natural elements as a result of an Accident and as a direct result of such exposure suffers a bodily injury or death.

5. Food Poisoning

Death or bodily injury of the Insured Person resulting from Accidental food poisoning occurring during the Period of Insurance, provided that such event does not arise as a result of an Insured Person's willful and intentional act.

6. Suffocation by smoke, poisonous fumes, gas or drowning

Death or bodily injury of the Insured Person caused by an Accident resulting from suffocation by smoke, poisonous fumes, gas or drowning, provided that such event does not arise as a result of an Insured Person's willful and intentional act.

7. Motorcycle Riding

Death or bodily injury of the Insured Person which was sustained by the Insured Person while riding a motor-cycle (whether as rider or pillion-rider) provided that at the time of the Accident, the Insured Person has a valid motor cycle license that allows him to ride such a motorcycle if he is a rider, was wearing a safety helmet, and not engaging in or practicing for racing and hill climbing contests and reliability trials and speed or duration testing.

Upon the occurrence of any of the abovementioned events that result in death or bodily injury of the Insured Person within twelve (12) months from the date of the event, we will pay the appropriate compensation(s), subject to the limit(s) of the Sum Insured specified in the Schedule under which such compensation(s) is/are payable.

PART III

GENERAL EXCLUSIONS

1. This Policy does not cover claims for loss or liability directly or indirectly caused by or arising from:
 - (a) the Insured Person's intentional self-injury, suicide or attempted suicide while sane or insane, criminal act, provoked assault, intentional act or willful exposure to danger (except in an attempt to save human life);
 - (b) the effect or influence of alcohol or drug;
 - (c) pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions;
 - (d) illness, disease (except for the Infectious Disease covered), mental defect or infirmity, insanity, bacterial or viral infections even if contracted by Accident;
 - (e) Infectious Disease diagnosed within 14 days from the commencement date of the policy;

- (f) venereal disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including acquired immunity deficiency syndrome (AIDS) and/or any mutant derivatives or variations of this however caused;
- (g) medical or surgical treatment except where such treatment is rendered necessary as a result of an Accident or Sickness due to an Infectious Disease within the scope of this Policy;
- (h) cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment provided that this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an Accident (provided that the Accident occurred while the Insured Person is covered under this Policy) and;
 - 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;
- (i) or contributed by any Pre-Existing Medical Conditions or physical defect or infirmity;
- (j) any Accident to an Insured Person which arises in the course of his/her Occupation if his/her Occupation falls within the following categories or involves the following activities: vessel workers, ship /navy crew, marine salvage crew, offshore oil rig workers, professional divers, professional sportspersons, cheer leaders, jockeys, stevedores, persons directly involved in the manufacturing or handling of explosives;
- (k) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger carrying aircraft;
- (l) any kind of speed contest or racing (other than on foot);
- (m) any Accident while driving or riding on a motor race track;
- (n) participating in any professional sports or in any sports for which the Insured Person would or could earn or receive any form of remuneration;
- (o) engaging in any hazardous activities/sports including but not limited to caving, potholing, rock climbing (except on man-made walls) or mountaineering necessitating the use of ropes, any underwater activities involving the use of underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE (Building, Antenna, Span, Earth) jumping, para gliding, hang gliding, parachuting, white water rafting, dragon boating, hunting, horse riding, polo, show jumping, lion dancing, mountain biking unless otherwise agreed in writing by us, but not including the following activities carried out for leisure under the supervision of a licensed guide or instructor: hot air balloon ride whilst airborne, ice or winter sports, hiking or trekking if done outside Singapore;
- (p) usage of any ATV (All-Terrain Vehicle) unless agreed by us in writing;
- (q) 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; or
- (r) radioactivity or from the use, existence or escape of any nuclear fuel, material or waste.

2. This Policy does not cover any Infectious Disease in the affected countries, announced or notified as:

- (a) an epidemic by the health authority in Singapore or the Government of the Republic of Singapore;
- (b) a pandemic by the World Health Organisation (WHO); and

The cover for the epidemic or pandemic Infectious Disease shall be excluded from the date of such announcement or notification. This cover shall be restored on the termination date of such epidemic or pandemic.

3. If we assert that by reason of any of the exclusions listed in this Part III (General Exclusions) of this Policy, any loss, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon you or the Insured Person. In the event that any portion of any exclusion in this Part III is found to be invalid or unenforceable, the remaining exclusions in this Part III shall remain in full force and effect.

PART IV

GENERAL CONDITIONS

1. Observance of Terms

The due observance and fulfillment of the terms, provisions, and conditions of this Policy by You and/ or the Insured Person, including those stated in the Schedule, any Endorsement(s) and Memoranda issued by Us in respect of this Policy insofar as they relate to anything to be done or complied with by You and/ or the Insured Person and the truth of the statements and answers in the application form and/ or declaration and/ or any other information furnished by You and/ or the Insured Person shall be a condition precedent to our liability to make any payment under this Policy.

2. Eligibility

2.1 Insured Person

The Insured Person must be of Age between fifteen (15) days old and sixty five (65) years old. We may, in our discretion, continue to renew cover for the Insured Person up to (and including) seventy five (75) years old at a reduced Sum Insured, subject to underwriting and additional premium.

"Age" means the current age of the Insured Person before next birthday at the commencement date of the Policy.

2.2 Residents of Singapore

The Insured Person must be a Resident of Singapore or unless specially accepted by us through an Endorsement.

"Resident of Singapore" means Singapore Citizen or Permanent Resident or holder of valid employment pass, work permit pass, student pass or dependent pass.

2.3 Geographic Scope

This Policy covers an Insured Person while in Singapore and while outside Singapore for a period not exceeding one hundred and eighty (180) consecutive days at a time from the date of departure from Singapore or unless specially agreed by us to extend to stay longer than 180 consecutive days outside Singapore through an Endorsement.

3. Reasonable Care

The Insured Person shall act in a prudent manner and exercise reasonable care for his/her safety as if uninsured and to take precaution in preventing any Accident or bodily injury or Sickness.

4. Mis-Representation

This Policy shall be void in the event of misrepresentation, mis-description of any circumstances material to or in connection with the health and medical condition, Occupation, Country of Residence or pursuits of the Insured Person or previous claim history or insurance record (including previous insurance refusals) or any information which may affect our decision to accept this application.

5. Changes in Circumstances

If there is any change in circumstances affecting the risk, you must give us immediate written notice and pay any additional premium that we may require. In particular, you must notify us immediately of any changes in the health and medical condition, Occupation, Country of Residence or pursuits of the Insured Person or insurance claim or insurance record (including insurance refusals).

6. Alteration of Document

We reserve the right to amend the terms and provisions of this Policy, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless approved in writing by us and reflected in an Endorsement. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

7. Claims

7.1 You or the Insured Person must give us written notice as soon as practicable and in any case within thirty (30) days after the happening of any loss or event which may give rise to a claim. In the case of death or permanent disability, you or the Insured Person must give us immediate written notice.

7.2 It is a condition precedent to our liability that in the event of a claim under this Policy, you or the Insured Person shall do the following:

7.2.1 give us at your or the Insured Person's expense all medical evidence, certificates, reports, original invoices and receipts, salary slip and/or income statement, and any other relevant documents;

7.2.2 give us the necessary documents in the English language. In the case of a foreign language document and if we so require, you or the Insured Person shall at your or the Insured Person's expense provide us with an English translation of such document to be done by a certified translator acceptable to us.

7.2.3 provide us with any oral information or any other evidence that may not be in the written form; and

7.2.4 verify the relevant circumstances concerning the claim or authenticity of documents submitted by way of a written oath or statutory declaration.

7.3 We shall have the right and the opportunity through our medical advisors to examine You or the Insured Person whenever and as often as may be reasonably required. In addition, we shall have the right to require an autopsy in the case of death, where this is not forbidden by law. In the event of any conflict of opinion between our medical advisors and the Medical Practitioner consulted by You or the Insured Person, the opinion of our medical advisors will prevail and be binding on You, the Insured Person or the Insured Person's estate as the case may be. We will bear the expenses incurred in such examinations, unless the claim is proved to be invalid, in which case we shall be entitled to recover all the expenses so incurred from you or the Insured Person.

7.4 We shall have the right to contact your employer(s), whether present or otherwise, to verify Your or the Insured Person's employment details and status.

7.5 If you or the Insured Person are/is entitled to a refund or reimbursement of all or part of the medical expenses claimed hereunder from any other source or any other insurance policy, we will only be liable to reimburse the excess of the amount not recoverable from such other source or insurance policy.

7.6 No compensation shall be payable under this Policy until the total amount of such compensation shall have been ascertained and agreed by us.

8. False or Exaggerated Claims

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

8.1.1 in any respect fraudulent;

8.1.2 intentionally exaggerated; or

8.1.3 supported by false declaration.

In the event you or the Insured Person or anyone acting for you or the Insured Person makes a claim under this Policy, knowing the claim to be false or fraudulently inflated, all cover under this Policy will be forfeited.

9. Payment of Claims

9.1 All claims payable under this Policy shall be paid to the Policyholder or Insured Person at Our sole discretion as We deem fit. In the event of the death of the Insured Person, the claims shall be payable to the legal personal representatives of the Insured Person on production of the Letter of Administration or Grant of Probate;

9.2 Interest shall under no circumstances be payable on any sums claimed under the Policy.

9.3 The payment of claims in accordance with this General Condition 9 shall be considered as a full and final discharge of our liability under this Policy to the Insured Person concerned.

10. Cancellation and Refund

10.1 We may cancel this Policy by giving you 7 days' notice at your last known address. Such notice shall be deemed to have been duly received, on the same day if delivered by hand, or when in the ordinary course of post it would be received, if delivered by post, or immediately, if sent by facsimile or electronic mail. In such event, the refund premium shall be calculated as follows :

$$\text{Premium Refund} = \text{Premium} \times \frac{\text{Unexpired Period of Insurance (days)}}{\text{Original Period of Insurance (days)}}$$

10.2 You may cancel this Policy by notifying us and the cancellation will take effect from the date we receive the notice of cancellation. Upon cancellation of this Policy, any refund will be calculated as follows:

$$\text{Premium Refund} = 85 \times \text{Premium} \times \frac{\text{Unexpired Period of Insurance (days)}}{\text{Original Period of Insurance (days)}}$$

Any premium below the minimum sum of \$25 (subject to Goods & Services Tax) upon cancellation is not refundable. This minimum sum will also be imposed if the policy is not taken up after issuance.

10.3 No refund will be payable if any claim has arisen during the effective Policy Year.

10.4 All refund of premium shall only be paid to the Policyholder.

11. Automatic Termination of Insurance

11.1 The Policy shall automatically terminate upon:-

11.1.1 the occurrence of any specific loss to an Insured Person for which payment is payable under Section 1 or 100% of Section 2 of the Schedule;

11.1.2 the Insured Person ceasing to satisfy either the General Condition clause 2.1 or 2.2 of the eligibility requirements set out in this Policy; or

11.1.3 its expiry, in which event, we are not bound to accept any renewal of this Policy or to send you any notice of the renewal upon such expiry.

This termination shall be without prejudice to any claim originating out of the Accident or Sickness due to an Infectious Disease occurring prior to the time of termination.

12. Non-assignment

We will not recognize or be affected by any notice of trust, charge or assignment relating to this Policy.

13. Exclusion of Third Party Rights

A person who is not party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (chapter 53B) to enforce any of its terms.

14. Dispute Resolution

14.1 If any dispute arises under, out of or in connection with this Policy, any party shall refer the dispute to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore and any statutory modification or re-enactment thereof then in force **within one (1) year from the day such parties are unable to settle the dispute amongst themselves**, otherwise the claim shall be deemed to be abandoned and Our liability under this Policy in relation to the said dispute shall be extinguished. Without Prejudice to the foregoing, no arbitration proceedings may be commenced to recover on this Policy until after the expiry of sixty (60) days from the time written proof of claim has been submitted to Us in accordance with the provisions of this Policy. For the avoidance of doubt, the making of an arbitration award shall be a condition precedent to Our liability under this Policy.

14.2 Without prejudice to the operation of Clause 14.1, any dispute as to any matter arising under, out of or in connection with this Policy may be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC") for resolution, provided it is a dispute capable of being brought before FIDReC. A reference to FIDReC does not in any way limit, curtail or prejudice the operation of Clause 14.1 (including but not limited to the requirement of a reference to arbitration within the time frame stipulated therein), and Clause 14.1 remains as the governing clause for all disputes arising under out of or in connection with this Policy which have not been the subject of a binding FIDReC adjudication.

FIDReC can be reached at:

112 Robinson Road #04-04
Singapore 068902
Tel: (65) 63278878
Fax: (65) 64381523
Email: fcc@fidrec.com.sg

15. Governing Law

This Policy shall be governed by and interpreted in accordance to the laws of Singapore.

16. Payment Before Cover Warranty

16.1 Notwithstanding anything herein contained but subject to this General Condition clause 16.2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the commencement date of the coverage under the Policy, the Schedule, and an Endorsement.

16.2 In the event that the total premium due is not paid and not actually received in full by us (or the intermediary through whom this Policy was effected) on or before the commencement date referred to the above, the Policy, the Schedule, and an Endorsement shall be deemed to be cancelled immediately and no compensations whatsoever shall be payable by us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, the Schedule, and an Endorsement.

PART V

DEFINITIONS

For the purpose of this Policy, the following definitions shall apply:

Accident or Accidental means a sudden, unforeseen and fortuitous event that occurs during the Period of Insurance which shall, independently of any other cause, be the sole and direct cause of bodily injury.

Associate Member means your spouse, children, parent, brother, sister, grandparent, grandparent-in-law, grandchild and parent-in-law, brother-in-law and sister-in-law.

Chinese Physician means a registered herbalist, acupuncturist or bone setter licensed under any applicable government laws. The Chinese physician should not be the Insured Person, business partner, employer, employee, agent or Associated Member of the Insured Person.

Chiropractor means a licensed and qualified practitioner in chiropractic medicine. The Chiropractor should not be the Insured Person, business partner, employer, employee, agent or Associated Member of the Insured Person.

Country of Residence means the country in which the Insured Person is residing at the date of commencement of cover unless otherwise stated in the Schedule or in an Endorsement.

Endorsement means an authorized amendment to this Policy.

Hospital means an establishment duly constituted and registered as a hospital according to the applicable national laws and regulations for the care and treatment of sick and injured persons as bed-paying patients and which:

- has organized facilities for diagnosis, treatment and major surgery;
- provides 24 hours a day nursing services by registered nurses;
- is under the supervision of one or more Medical Practitioners; and
- is not primarily a clinic, a place where for custodial care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the aged or similar establishment

Infectious Disease means any of the following infectious diseases as stipulated below. The said Infectious Disease must be definitively and unequivocally diagnosed by a Medical Practitioner in accordance with internationally accepted medical diagnostic criteria, and such diagnosis must be supported by acceptable clinical, radiological, histological and laboratory evidence:

- a) Severe Acute Respiratory Syndrome (SARS)
- b) Dengue Fever (DHF)
- c) Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- d) Nipah Viral Encephalitis
- e) Japanese Viral Encephalitis
- f) Malaria
- g) Anthrax Infection
- h) Yellow Fever
- i) Plague
- j) Melioidosis or 'Soil Disease'
- k) Rabies
- l) Legionnaires' Disease
- m) Avian Influenza or 'Bird Flu' due to influenza A viral strains H5N1, H9N2 or H7N7
- n) Hand, Foot and Mouth Disease (HFMD)
- o) Tuberculosis
- p) Measles
- q) Chikungunya

Other infectious diseases not stated above are specifically excluded from the scope of coverage.

Insured Person means the person referred to in the Schedule or an Endorsement as the person who is insured under this Policy.

Medical Practitioner means any person registered and legally qualified as a physician by a medical degree in western medicine and authorized by the medical licensing authority of that country to render medical or surgical service within the scope of his/her license and training. The medical practitioner should not be the Insured Person, business partner, employer, employee, agent or Associated Member of the Insured Person.

Memoranda mean any written statement(s) made by us on this Policy.

Military means army, navy and air forces.

Occupation means the Insured Person's full time and/or part time gainful employment and/or any other work for remuneration or profit as specified in the Schedule or an Endorsement.

Period of Insurance means the period of insurance granted under this Policy as stated in the Schedule or an Endorsement.

Permanent Disablement means total, permanent and continuous disablement where the disablement, having lasted for a continuous twelve (12) months from the occurrence of the Accident or Sickness due to an Infectious Disease and the disablement, is medically certified beyond hope of improvement by a Medical Practitioner.

Policy means this Policy and includes your application form submitted to us, any declarations made by the Insured Person, the Schedule, Endorsement(s) and Memoranda issued by us in respect of this Policy.

Policyholder means the person or entity named in the Schedule under whose name the Policy has been issued and who acts on behalf of the Insured Person in making the declarations in the application form.

Policy Year means a period of twelve (12) months from the commencement date as stated in the Period of Insurance and each consecutive period of twelve (12) months for which this Policy remains in force or for any period of cover as mutually agreed.

Pre-existing Medical Condition means any illness or disease or other condition which you or the Insured Person suffer and prior to the commencement of cover of this Policy the said illness or disease or other condition:

- a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis care or treatment;
- b) is of a nature which requires the Insured Person to take prescribed drugs or medicine; or
- c) was treated or recommended to be treated by a Medical Practitioner.

Sickness means a sudden, unforeseen and unexpected sickness contracted or suffered by the Insured Person during the Period of Insurance which shall, independent of any other cause, be the sole and direct result of an Infectious Disease.

Schedule means the certificate of insurance issued to the Insured Person that lists, among other things, the Insured Person, the Policyholder, the benefits, the Sum Insured and the Period of Insurance covered under this Policy.

Sum Insured means the maximum amount payable as specified in the Schedule or an Endorsement.

"**We**", "**we**", "**our**", "**us**" and "**NTUC Income**" refer to NTUC Income Insurance Co-operative Limited.

"**You**", "**you**", "**Your**" and "**your**" refer to the Policyholder referred to in the Policy, the Schedule, or an Endorsement.

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