

Policy Conditions

SpecialCare (Autism)

Your policy

This is **your** SpecialCare (Autism) insurance **policy** and it contains details of benefits, conditions and exclusions relating to the **insured person**. This **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have given **you** a **schedule**.

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

The **schedule** and any further **endorsements** are all part of this **policy**.

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

Who is eligible?

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

- **you** and the **insured person** hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or birth certificate;
- **you** are the **insured person's** parent or legal guardian.
- **you** and the **insured person** live in Singapore or travel outside of Singapore for no more than 90 days during each **policy year**;
- the **insured person** is between 15 days and 30 years of **age** (**we** may continue cover for the **insured person** up to 75 years old and **we** may apply new terms depending on **our** decision); and
- **you** have fully paid **your** premium.

Things to remember

- **You** and the **insured person** must reveal all facts **you** or they know or ought to know which may affect the insurance cover **you** are applying for. If not, this **policy** may not be valid.
- **We** may change the terms and conditions of the **policy** at **your policy's** next and future renewal dates.
- **We** may include extra conditions to the **policy**.
- **We** do not cover claims arising from **sickness** unless it is due to an **infectious disease** as described under section 7. **We** also do not cover claims arising from **pre-existing medical conditions**.

Definitions

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**.

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence as an **act of terrorism**.

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

Age means the **insured person's** current age at the start of this **policy**.

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 the **insured person**, the **policyholder**, or the **insured person's** or **policyholder's** family member, partner, business partner, employer, employee 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 the **insured person**, the **policyholder**, or the **insured person's** or **policyholder's** family member, partner, business partner, employer, employee or agent.

Comatose state means a state of profound unconsciousness accompanied by signs such as non-response to painful stimuli and the inability to communicate. The **comatose state** must be confirmed by **our medical practitioner**.

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

Endorsement means an authorised amendment to this **policy**.

Home means the residential address shown on the **insured person's** Singapore National Registration Identification Card (NRIC) or on any official document.

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 a similar establishment.

Infectious disease means any of the following diseases which is diagnosed by a **medical practitioner** and is supported by acceptable clinical, radiological, histological and laboratory evidence.

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, or H1N1
- Tuberculosis
- Measles

- Malaria
- Anthrax infection
- Yellow fever
- Plague
- Melioidosis or 'soil disease'
- Rabies
- Legionnaires' disease
- Chikungunya
- Nipah viral encephalitis
- Japanese viral encephalitis
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Severe acute respiratory syndrome (SARS)
- Mumps
- Rubella
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus

We will not cover any infectious diseases not listed.

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 named in the **schedule** as the person who is insured 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** or the **insured person** 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** cannot be the **insured person**, the **policyholder**, or the **insured person's** or **policyholder's** family member, partner, business partner, employer, employee or agent.

Payment frequency means how often payment is made for the premium due.

Period of insurance means the period of cover as shown in the **schedule**.

Permanently bedridden means the **insured person** is permanently confined to bed after suffering from an **injury**, as long as:

- the physical disability 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.

This can include the **insured person** being in a **comatose state** for 12 months in a row from the date of the **accident**.

We do not consider permanently staying in bed due to psychological or mental conditions as **permanently bedridden**.

Permanently disabled or **permanent disability** means **you** or the **insured person** is suffering from one of the items of disability 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 the **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:

- stops **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever; 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, including any information provided or declaration made by **you** for and on behalf of the **insured person**, the **schedule** and any **endorsements** **we** have issued under this **policy**.

Policyholder means the person named and who has made the declaration and paid the premium on behalf of the **insured person** as shown in the **schedule**. The **policyholder** must be either:

- a the parent of the **insured person**; or
- b the legal guardian of the **insured person**.

Policy year means a period of 12 months starting from:

- a the **start date**; or
- b any period of cover as agreed between **you** and **us** as shown in the **schedule**; or
- c if **your policy** is renewed, the renewal date.

Pre-existing medical condition means any **injury** or **sickness** (including contracting an **infectious disease**), including any complications which may arise:

- a which **you** or the **insured person** knew about before the start of **your policy**;
- b which **you** or the **insured person** have received diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of **your policy** (except for previously contracting an **infectious disease** which the **insured person** has fully recovered from within the 12 months before the start of the **policy**); or
- c for which **you** or the **insured person** have been asked to get medical treatment or medical advice for by a **medical practitioner** within 12 months before the start of **your policy**.

Autism spectrum disorder (ASD) is not a **pre-existing medical condition**.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

- subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this **policy**, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Recurring payment arrangement means:

- a the premium is charged yearly to a credit card **you** have chosen to pay the premiums due for the current **policy** or when it is renewed; or
- b the premium is taken yearly from a bank account **you** have chosen to pay the premiums due for the current **policy** or when it is renewed, by General Interbank Recurring Order (GIRO).

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant person includes persons and entities such as the **policyholder**, **insured person**, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Sickness means worsening physical health not caused by an **accident**, for which the **insured person** needs the treatment of a **medical practitioner**. For example, this can include asthma, diabetes, cerebral palsy, epilepsy and congenital heart problems.

Start date means the date the **policy year** starts.

Schedule means the document which proves that the **insured person** has the insurance cover. It lists, among other things, details of the **insured person**, the **policyholder**, the benefits, the benefit limits and the **period of insurance** covered under this **policy**.

We, our, us, and **Income** means Income Insurance Limited.

You, your and **yours** means the **policyholder** as shown in the **schedule**.

What this policy covers

This **policy** will protect **you** and the **insured person** financially when a death, **injury** or **permanent disability** happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits as set out in the **schedule**.

Section 1 – Accidental death and permanent disability of policyholder

If **you** are involved in an **accident** and due only to this **accident you** die or become **permanently disabled** within 12 months from the date of the **accident**, **we** will pay up to the maximum limits shown in section 1 of the **schedule** using the scale of compensation table as shown below.

Item	Description of disability	Percentage of benefit limit as shown under section 1 in the schedule
a	Accidental death	100%
b	Permanent total disability	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%
i	Losing four fingers of one hand	40%
j	Losing hearing in one ear	20%
Third-degree burns		
k	Head - damage as a percentage of total body surface area <ul style="list-style-type: none"> • equal to or greater than 8% • equal to or greater than 5% 	100% 75%
l	Body - damage as a percentage of total body surface area <ul style="list-style-type: none"> • equal to or greater than 20% • equal to or greater than 15% 	100% 75%
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 benefit limit due under this section will not be more than 100% in the lifetime of the insured person .		
We will reduce any compensation due for accidental death or permanent disability by any payment which we have already made to you under the scale of compensation for the same accident .		

