

Personal Mobility Guard Product Summary

Premium Rates

The yearly premium rate for this plan is \$96, inclusive of 7% GST. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience.

The Total Distribution Cost of this plan is between 12.7% - 17.7% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to the policyholder; it has already been allowed for in calculating the premium.

Product Information

Personal Mobility Guard provides personal accident coverage and will protect the insured person financially when the covered event happens during the policy period when the insured person is riding on, mounting onto, or dismounting from a bicycle or personal mobility device in Singapore. The amount we will pay depends on the conditions and maximum benefit limits of the insured person's plan as set out in the Table of Cover below.

This policy is not a Medisave-approved policy and the policyholder may not use Medisave to pay the premium for this policy.

Table of cover¹

	Benefit	Maximum benefit (S\$)
Section 1	Personal accident (per policy year)	200,000
Section 2	Medical expenses for injury due to an accident (per accident)	2,500 Excess: 100 per accident
Section 3	Personal liability (per policy year)	1,000,000

Note:

¹ Please refer to the Policy Conditions on details of policy coverage

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and the policyholder is advised to refer to the actual terms and conditions in the contract. Please consult a qualified adviser should you require further explanation.

1. Eligibility

This policy is only available to the insured person if:

- he/she holds 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;
- he/she is living or working in Singapore;

- he/she is between 8 years old and 65 years old (we may continue cover for him/her up to 70 years old and we may apply new terms; depending on our decision and if he/she pays an extra premium); and
- his/her premium has been fully paid.

2. Free-Look Period

We will give the policyholder 14 days from the time he/she receive this policy to decide whether to continue with it. If the policyholder does not want to continue and there is no claim made under this policy, he/she may call or write to us to cancel this policy. The policyholder will get a full refund of the premium paid. We consider that this policy has been delivered (and received) on the same day we email it, or seven days after we post it, whichever is earlier. This condition does not apply to policy renewals.

3. Cancellation Clause

a If we cancel the policy

- i) We can cancel this policy by giving the policyholder seven days' written notice. We will consider that he/she have received this cancellation notice on the same day if we deliver the notice by hand or, mail at his/her last-known address, or by fax or email at his/her last known fax numbers or email address.
- ii) We will cancel this policy on the date the premium is due if we do not receive the premium due or we are not successful in taking the premium from the credit card or GIRO account the policyholder has chosen.

If we cancel this policy because the premium has not been paid, an application for a new policy may be made. However, the application will depend on us accepting it based on his/her latest physical or medical conditions where applicable.

b If the policyholder wishes to cancel the policy

- i) The policyholder may cancel this policy by calling us or writing to us and the cancellation will apply from the date we receive the notice of cancellation.
- ii) For cancellation after the 14-day free-look period, we will work out the refund premium as follows if no claim has been made under this policy.

$\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of the policy}} \times 85\% \text{ of the premium paid}$
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- iii) We will not refund any premium if a claim has been made under this policy for the policy year this policy is cancelled.
- iv) We will not refund any premium below \$37.45 (after GST).

If we refund premiums, we will do so by cheque to the policyholder.

4. Terms of Renewal

This is a short-term accident policy and we are not required to renew this policy. We may end this policy by giving the policyholder seven days' notice in writing.

If this policy is renewed, we will provide the new terms and conditions (if applicable) for the next policy year before the start date of the next policy year.

If we did not receive any request to cancel the policy, we will collect the premium using the last recurring payment arrangement chosen by the policyholder.

This policy will apply for as long as we can successfully take the premium before the premium due date.

5. Non-Guaranteed Premium

The premium that the policyholder pays for this policy is non-guaranteed and can change.

If we change the premium for this policy, we will write to the policyholder at their last known address or email address, at least 30 days before the change is to take place, to tell the policyholder what the new premium is.

6. Claims Conditions

- a The insured person or the policyholder must tell us as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this policy.
- b If all or part of any expenses can be recovered from other sources, we will only pay the amount that cannot be recovered.
- c We pay all claims in Singapore dollars. If the insured person suffers 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 the date of the loss.
- d The insured person or anyone acting for the insured person must not:
 - i) misrepresent or misdescribe any information which may affect our decision to accept the insured person's application;
 - ii) make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any way;
 - iii) make a statement to support a claim knowing the statement to be false in any way;
 - iv) send us a document to support a claim knowing the document to be forged or false in any way; or
 - v) make a claim for any loss or damage caused by the insured person's deliberate act or with the insured person's knowledge.
- e The insured person or his/her legal personal representative 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 the insured person's claim. We may refuse to refund any expense which the insured person cannot provide original receipts or invoices for.

For further information, you can visit or contact Income via any of the following channels:

(i) www.income.com.sg/personal-mobility-guard-claims

(ii) pcc@income.com.sg

(iii) 6788 6616

7. Exclusions

There are certain conditions whereby we will not pay any benefits under this plan. These are shown as exclusions in the policy conditions. Some of the exclusions for this plan include, but are not limited to the following listed below. You should read the policy conditions which can be found at www.income.com.sg/personal-mobility-guard-policy-conditions.pdf for the full list of exclusions.

We do not pay for any claim directly or indirectly caused by or arising from:

- a any activity not relating to the use of the bicycle or personal mobility device;
- b pregnancy, childbirth, abortion, miscarriage or all complications or death arising from these conditions;
- c illness, disease, bacterial or viral infections even if contracted accidentally;
- d pre-existing medical conditions or physical problems which existed before the start of the policy;
- e breaking any laws, rules, regulations or guidelines set by any relevant authority in Singapore;
- f taking part in any professional sports or in any sports for which the insured person would or could earn or receive any form of pay;
- g taking part in any kind of speed contest or racing;
- h an accident while riding on any race track;
- i any accident which arises out of riding, mounting onto or dismounting from any bicycle or personal mobility device in the course of the insured person's occupation;
- j an accident occurring while outside of Singapore;

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.