



redefining / insurance

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01 AXA Tower
Singapore 068811
AXA Customer Care: #B1-01
☎ 1800-880 4888 (Within Singapore)
(65) 6880 4888 (International)
(65) 6338 2522
🌐 www.axa.com.sg
GST Reg No. 199903512M
Co. Reg No. 199903512M

SMARTFAMILY POLICY WORDINGS

Caring for You

We make every effort to give a high level of service. If on any occasion Our service falls below Your expectation, the procedure below sets out what You may do:

- Your first point of contact should always be Your intermediary. Alternatively, You may also submit Your feedback to the AXA manager in charge of the matter. Lastly, You may also email Us at customer.care@axa.com.sg.
- We will confirm receipt of Your written feedback within three (3) business days, whilst We look into the matter You raised. We will contact You if further information is needed within seven (7) business days of the date of Your written complaint, and give You a full reply within fourteen (14) business days of Our last communication to You.
- If the outcome of Your complaint is not handled to Your satisfaction, You may write to:

Chief Executive
AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower,
Singapore 068811

- We will respond to Your appeal within fourteen (14) business days.
- If You are dissatisfied with the Chief Executive's response, We will refer You to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), which is an independent organisation. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877
Telephone: 6327 8878
Fax: 6327 8488
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg

Important - Please remember to quote Your Policy number in any communication with Your intermediary or AXA.

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Welcome to Your SmartFamily Policy

Please read this Policy carefully and ensure that You understand the terms and conditions, and that the cover You require is being provided. Do keep it in a safe place.

Your **SmartFamily** Policy is a contract between You and AXA Insurance Pte Ltd, and it consists of:

- this Policy document;
- the Policy Schedule (or Certificate of Insurance), which has details about You, Your home, the Period of Insurance and the type of cover;
- any Endorsements; and
- Your application, declaration and any other information given,

which forms the basis of the contract.

Having received and accepted Your first premium, and any subsequent premiums, We will give the cover shown in the sections of the Policy You have chosen, up to the sums insured or limits of indemnity stated in Your Policy Schedule.

If two or more people are named as being covered in Your Policy Schedule, each of them is responsible both individually and jointly for:

- the completeness and accuracy of information in all statements, claims or documents given by any one of them to Us; and
- observing the conditions of the Policy.

If You have any questions after reading these documents, please contact Your intermediary or AXA.

If there are any changes that may affect the cover provided, please tell Us immediately.

The payment of claims is dependent on You giving of all necessary information and assistance that may require, including written details of the claim and all relevant supporting documents, at Your expense in the form and of the nature required.

IMPORTANT NOTICE

Please read this document carefully.

The cover under this Policy is based on the information given to Us in Your application or any subsequent updates.

- If it contains any information that is incorrect, please tell Us immediately, or You may receive no benefit even if a valid claim is made.
- If We do not hear from You within fourteen (14) days of the date of issue of this Policy, We will take it that the information is complete and correct.
- During the term of the Policy, please tell Us if You come to know that any information that You have provided Us was incorrect or becomes incorrect.
- In the event that the information that You provided Us becomes incorrect:
 - If the Policy has not yet been issued to You, We may offer cover on different terms or decline it altogether; or
 - If the Policy has been issued to You, We may cancel the Policy, refuse to renew the Policy or offer to renew the Policy on different terms.

You have a free-look period of fourteen (14) business days from the date that You receive this Policy to review it. If You decide that this Policy does not suit Your needs, You may cancel it by giving Us written instructions and returning the Policy to Us within the free-look period. Provided that no claims have been made during this period, We shall refund the premiums paid. This free-look period shall not apply to policies with a term less than one (1) year. It will also not apply to policy renewals.

Please be reminded that You must fully and faithfully declare to Us the facts as You know or ought to know, otherwise You may receive no benefit from the Policy.

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

POLICY DEFINITIONS

Any word or expression found in the Policy, Schedule and/or Certificate of Insurance have these meanings, unless otherwise defined.

TERM	MEANING
Accident / Accidental	A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any illness or medical condition.
Activities of Daily Living	Routine activities that people tend to do every day without needing the physical assistance of another person or special equipment throughout the entire activity. The six basic Activities of Daily Living are: 1. Washing - The ability to wash in the bath or shower (including getting into and out of the bath or shower). 2. Dressing - The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances. 3. Feeding - The ability to feed oneself food after it has been prepared and made available. 4. Toileting - The ability to use the toilet or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate. 5. Mobility - The ability to move indoors from room to room on level surfaces. 6. Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.
Age	Your age at the next birthday.
AAS	AXA Assistance Singapore (incorporated in Singapore as IPA Singapore Pte Ltd and with Company registration No. 199400412K) which We have appointed to assist You with the various benefit arrangements covered under this Policy.
Child / Children	Your children, including step children and legally adopted children who must be: (a) between 15 days and 18 years of Age (both dates inclusive), or up to 25 years of Age if enrolled or still studying full-time in a recognized institution of higher learning; and (b) not married; and (c) financially dependent on You and/or Your spouse.
Chinese Physician	A registered practitioner in Chinese medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chinese Physician cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption.
Chiropractor	A legally qualified practitioner in chiropractic medicine and practicing within the scope of his/her license according to the laws of the country in which such practice is maintained. The Chiropractor cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.
Dentist	A person qualified as a dental practitioner who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Dentist cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption.
Doctor	A person legally qualified by a medical degree in western medicine and duly licensed by the relevant medical board to provide medical and surgical treatment and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. The Doctor cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption. Any reference to "Doctor" in this Policy shall mean, wherever appropriate, a general practitioner and/or a specialist.
Endorsement	An authorised amendment to this Policy.
Extreme Sports	Any sports activity that presents a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids (Grade 4 and above), cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra marathons, triathlons (above Grade 3) and stunt riding. This does not include sporting activities that are open to the general public without restriction (other than height or general health warnings) and which are provided by recognised local tour operators but always providing that You are participating under the supervision of qualified guides.
Family	The legal spouse and/or Children who are ordinarily residing with the Policyholder.
Gross Monthly Income	The income earned from employment before deduction of employee CPF contribution and personal income tax. It comprises the basic salary, overtime pay, commissions, tips, other allowances and one-twelfth of the annual bonus.
Hemiplegia	Complete paralysis of one side of the body.

Hospital	<p>An establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and which:</p> <ul style="list-style-type: none"> (a) Provides facilities for diagnosis, treatment and minor or major surgery; (b) Provides twenty-four (24) hours a day nursing services by registered graduate nurses; (c) Is supervised by a full-time staff of Physicians at all times; and (d) Is not primarily a clinic, a mental hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or a hydroclinic or a nursing or rest or convalescent home or a home for the aged or similar establishment. <p>A reference to a Hospital in this Policy shall be construed to refer to either a public hospital or a private hospital.</p>
Injury	Damage or harm caused to the body by an external force which is caused solely by an Accident.
Loss of Hearing	Total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.
Loss of Limb	The complete severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg.
Loss of Sight	The total and irrecoverable loss of sight of an eye rendering You absolutely blind in that eye beyond remedy by surgical or other treatment.
Loss of Speech	The total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia or the disability in articulating any three of the four sounds which contribute to the speech such as the Labial, Alveololabial, Palatal and Velar sounds.
Loss of Use	Permanent and irrecoverable functional disablement of the body member.
Nurse	<p>A person who is legally certified by a nursing qualification and registered with the relevant statutory nursing council to provide nursing services within the scope of his/her licensing and training in the geographical area of practice.</p> <p>The attending Nurse cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.</p>
Occupation	Your full-time or part-time gainful employment, profession or any other work for an income, remuneration or profit.
Paraplegia	Complete paralysis of the lower half of the body including both legs.
Permanent Disablement	<p>Injury which:</p> <ul style="list-style-type: none"> (a) falls into one of the defined Injuries listed in the Scale of Compensation Table under item 2 to 11; and (b) having lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period.
Permanent Total Disablement	<p>Injury which:</p> <ul style="list-style-type: none"> (a) having lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period; and (b) totally disables and prevents You from attending to any business, Occupation of any and every kind or if You have no business or Occupation, from attending to Your usual duties.
Pre-existing Medical Condition	Any Injury or illness which You have received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received prior to the effective date of the Policy.
Period of Insurance	The period of cover as shown in the Policy Schedule.
Physiotherapist	<p>A person who is legally qualified by an accredited qualification in physiotherapy and who is registered to practise as a Physiotherapist within the scope of his/her licensing and training in the geographical area of practice.</p> <p>The attending Physiotherapist cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.</p>
Policyholder	<p>The person named as such in the Policy Schedule, who:</p> <ul style="list-style-type: none"> (a) is at least 18 years old at the inception of the Policy; and (b) makes a declaration on behalf of all persons insured under this Policy.
Psychologist	<p>A person who is qualified by an accredited degree in psychology and who is registered to practise within the scope of his licensing and training in the geographical area of practice.</p> <p>The Psychologist cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.</p>
Quadriplegia	Complete paralysis of all four limbs.
Rules of Nines	A system used by doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.

Selected Plan	The choice of Plan 1, Plan 2 or Plan 3 that the Policyholder made at the time of application.
Serious Injury	Serious damage or harm caused to the body by an external force which is caused solely by an Accident which results in: (a) Hospitalisation of no less than 72 hour; and (b) Significant limitation of use of a body function. as certified by the attending Doctor. We reserve the right for Our Doctors to examine such Serious Injury and their decision shall be final and binding.
Strike, Riot or Civil Commotion	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof, and including any action of any constituted authority to suppress or attempt to suppress such gathering.
Terrorism	The use of any weapon or device or the emission or escape of any solid, liquid or gaseous chemical agent (including nuclear and/or biological agent) during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
Third Degree Burns	Burns resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
We / Us / Our / AXA	AXA Insurance Pte Ltd
You / Your / Insured Person(s)	The Policyholder and his/her Family that are covered under this Policy.

WHAT THIS POLICY WILL COVER

This Policy covers You and Your Family against Injury and/or death due solely to an Accident that occurred during the Period of Insurance.

The total aggregate sum payable under this Policy in respect of any one Accident shall not exceed 100% of the Capital Sum Insured of Your Selected Plan as set out in the Policy Schedule and/or Certificate of Insurance and the terms and conditions of the Policy.

Any benefit payable under Section 1 or 2 will be reduced by any compensation already paid or payable under Sections 3 to 11 in respect of the same Accident.

Section	Coverage	Capital Sum Insured		
		Plan 1	Plan 2	Plan 3
1	Accidental Death			
2	Permanent Disablement			
3	Nursing Care			
4	Consultation with a Psychologist	Per Adult	Per Adult	Per Adult
5	Doctor's Home Visits	\$250,000	\$500,000	\$1,000,000
6	Consultation with a Therapist			
7	Transportation for Medical Appointments			
8	Housekeeping and Meal Services	Per Child	Per Child	Per Child
9	Child Guardian	\$125,000	\$250,000	\$500,000
10	Home Modification			
11	Income Protection			

AXA ASSISTANCE SINGAPORE (AAS)

AAS is the appointed service provider of the various benefits covered under this Policy. All benefits are only payable when arranged and approved by AAS.

You may call the AXA Assistance 24-hour Helpline for general advice on the insurance coverage and to report a claim.

AXA Assistance Helpline (65) 6322 2566

You acknowledge that the doctors, psychologists, therapist or any other kind of professionals to whom You are referred to by AAS are independent contractors who are responsible for their own acts and are not employees, agents or servants of neither AAS nor Us.

We and AAS are not responsible or liable for any act or failure to act on the part of the Doctors, Psychologists, therapist or any other kind of professionals in the provision of service referred by AAS.

ELIGIBILITY AND SCOPE OF COVER

1. You are eligible for Adult Cover under this Policy if:
 - (a) You hold a valid Singapore identification document such as a Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Student Pass or Dependent Pass;
 - (b) You are living or working in Singapore, or if away from Singapore for no more than 182 days at any one time; and
 - (c) You are between 18 and 70 years old (both ages inclusive) on the effective date of the Policy.
2. Your Child(ren) are eligible for Child Cover under this Policy if:
 - (a) They hold a valid Singapore identification document such as a Singapore NRIC or Student Pass;
 - (b) They are between 15 days and 18 years old (both ages inclusive) or up to 25 years old if enrolled or still studying full-time in a recognized institution of higher learning; and
 - (c) They are not married, financially dependent on and ordinarily residing with the Policyholder in Singapore.

The coverage in respect of a Child will be 50% of an adult Sum Insured.

3. Cover for adults may be renewed up to 75 years old. Renewal above 75 years old will be under Plan 1 only and subject to Our acceptance.

Cover for Children may be renewed up to 25 years old provided that they are unmarried, financially dependent on the Policyholder and/or spouse and are enrolled or still studying full-time students in a recognized institution of higher learning.

4. This Policy covers an Insured Person on a worldwide basis, provided that the maximum period that he/she is outside Singapore is not more than 182 consecutive days at a time. If so, the cover will cease automatically at 23:59 Standard Singapore time on the 182nd day after the date of Your departure from Singapore.

DESCRIPTION OF BENEFITS

This is an Accident policy and benefits will only be payable as a result of an Accident occurring during the Period of Insurance. The benefits covered under this Policy are subject to a maximum limit. Please refer to Your Policy Schedule for the maximum limit of Your cover.

A. Specified Sum Basis

The benefits under Section 1 and 2 are payable on a specified sum basis.

SECTION 1 - ACCIDENTAL DEATH

If You sustain Injury due to an Accident which results in death, We will pay up to the specified limit applicable to the Selected Plan.

Provided that:

- (a) The Injury occurs within the Period of Insurance; and
- (b) Death occurs within 365 days of the Accident.

SECTION 2 - PERMANENT DISABLEMENT

If You sustain Injury due to an Accident which results in Permanent Disablement within 365 days of the Accident, We will pay the relevant percentage as set out in the Scale of Compensation, up to the specified limit applicable to the Selected Plan.

Scale of Compensation Table

Description of Injury		Proportion of the Sum Insured
1	Permanent Total Disablement	100%
2	Permanent Hemiplegia, Paraplegia, Quadriplegia or incurable paralysis of all limbs	100%
3	Permanent Total Loss or Loss of Use of two Limbs	100%
4	Permanent Total Loss of Sight of both eyes	100%
5	Permanent Total Loss of Speech and Total Loss of Hearing	100%
6	Permanent Total Loss or Loss of Use of one Limb	75%
7	Permanent Total Loss of Sight of one eye	75%
8	Permanent Total Loss or Loss of Use of one Limb and Permanent Total Loss of Sight of one eye	75%
9	Permanent Total Loss of Hearing of both ears	75%
10	Permanent Total Loss of Speech	50%
11	Third Degree Burns	
	(a) 20% or more of the total head and neck surface area	100%
	(b) 40% or more of the remainder total body surface area	100%
	(c) 25% or more but less than 40% of the total body surface area	75%
	(d) 15% or more but less than 25% of the total body surface area	50%

Special Conditions applicable to Section 2:

- (a) The Injury occurs within the Period of Insurance.
- (b) The Permanent Disablement diagnosis must be confirmed by Our appointed Doctor.
- (c) Any benefit payable under Section 1 will be reduced by any benefits already paid under Section 2 in respect of the same Accident.
- (d) No benefit is payable for any Permanent Disablement not expressly provided in the Scale of Compensation Table.
- (e) If a benefit is payable for loss of a whole member of the body, then no benefit shall be payable for loss of parts of that member.
- (f) The assessment of the percentage of body affected by burns will be based on the Rules of Nine system.

B. Benefits in Kind

The benefits under Section 3 to 10 are paid in services rendered and will form part of the total benefits payable under this Policy, up to the specified limit applicable to the Selected Plan. You will have to bear any Excess that becomes applicable on any of the listed benefits.

SECTION 3 – HOME NURSING

If You sustain Serious Injury due to an Accident, We will arrange and pay for the services of a Nurse to provide nursing care (e.g. wound cleaning and injections) at Your home in Singapore.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) It is certified in writing by the attending Doctor that You are unable to perform 2 out of the 6 Activities of Daily Living for a continuous and uninterrupted period of time.
- (c) The first home visit by the Nurse occurs within thirty (30) days following the date of Your discharge from the Hospital.

SECTION 4 – CONSULTATION WITH A PSYCHOLOGIST

If You sustain Serious Injury due to an Accident and are diagnosed to be suffering from post-traumatic stress, We will arrange and pay for Your consultation with a Psychologist.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) The counselling sessions are prescribed in writing by the attending Doctor and held in a clinic in Singapore.
- (c) The first counselling session with the Psychologist occurs within ninety (90) days following the date of Your discharge from the Hospital.

SECTION 5 – CONSULTATION WITH A THERAPIST

If You sustain Serious Injury due to an Accident, We will arrange and pay for Your consultation with a Chiropractor or Physiotherapist for rehabilitation therapy.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) The therapy sessions are prescribed in writing by the attending Doctor and held in a clinic in Singapore.
- (d) The first counselling session with the Chiropractor or Physiotherapist occurs within ninety (90) days following the date of Your discharge from the Hospital.

SECTION 6 – DOCTOR'S HOME VISITS

If You sustain Serious Injury due to an Accident, We will arrange and pay for the services of a Doctor to provide follow-up medical treatments at Your home in Singapore.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) It is certified in writing by the attending Doctor that You are unable to perform 2 out of the 6 Activities of Daily Living for a continuous and uninterrupted period of time.
- (c) The first home visit by the Doctor occur within thirty (30) days following the date of Your discharge from the Hospital.

SECTION 7 – TRANSPORTATION FOR MEDICAL APPOINTMENTS

If You sustain Serious Injury due to an Accident, We will arrange and pay for Your transportation to or between the Hospital and/or clinics for Your follow-up medical treatment.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) The medical appointments are prescribed in writing by the attending Doctor, Psychologist or therapist; and
- (c) The follow-up treatment occurs within the Period of Insurance.

What is not covered under this Section:

1. Any form of detour or stopover.
2. Cost arising from missing Your medical appointment.
3. Cost arising from You arranging Your own transport.

SECTION 8 – HOUSEKEEPING AND MEAL SERVICES

If You sustain Serious Injury due to an Accident, We will arrange and pay for the services of a housekeeper to perform daily household duties, meal preparation, laundry and other similar household tasks (but not renovation work or furniture fixing) at Your home in Singapore.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) It is certified in writing by the attending Doctor that You are unable to perform 2 out of the 6 Activities of Daily Living for a continuous and uninterrupted period of time.

SECTION 9 – CHILD GUARDIAN

If You sustain Serious Injury due to an Accident, We will arrange and pay for a child-minder to fetch Your Child(ren) to and from school in Singapore.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) It is certified in writing by the attending Doctor that You are unable to perform 2 out of the 6 Activities of Daily Living for a continuous and uninterrupted period of time.

What is not covered under this Section:

- 1. This benefit does not apply to Children above 15 years old.
- 2. Any consequences arising out of the interaction between the Child(ren) and the child-minder.

SECTION 10 – HOME MODIFICATION

If You sustain Serious Injury due to an Accident which directly results in Permanent Disablement, We will arrange and pay for Your consultation with a renovation contractor and the costs of modification to Your home in Singapore for the purpose of coping with the Permanent Disablement.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) A Permanent Disablement benefit under Section 2 becomes payable.

What is not covered under this Section:

- 1. Modifications that do not aid Your mobility.
- 2. Modifications that are already ongoing prior to the Accident.

C. Reimbursement Basis

The benefit under Section 11 is payable on reimbursement basis which is equivalent to the actual amount incurred, and will form part of the total benefits payable under this Policy, up to the specified limit applicable to the Selected Plan.

SECTION 11 – INCOME PROTECTION

If You sustain Serious Injury due to an Accident which directly results in Permanent Disablement and termination of Your employment due to Your Permanent Disablement, We will pay a monthly benefit based on Your actual Gross Monthly Income up to the specified limit applicable to the Selected Plan.

Provided that:

- (a) The Injury occurs within the Period of Insurance.
- (b) The Permanent Disablement benefit under Section 2 becomes payable.
- (c) You are gainfully employed or are engaged in any business at the time of the Accident.

If You are self-employed, Your monthly income will be calculated based on Your tax returns in the prior year.

Special conditions applicable to Section 11:

- 1. This benefit is not applicable to any Insured Person who is not gainfully employed or not engaged in any registered business at the time of the Accident, such as full-time homemakers or students.
- 2. If You are also claiming unemployment benefits under other income protection source, the monthly benefit under this Policy will be reduced so that the total benefits paid, under all sources do not exceed your Gross Monthly Income.

GENERAL EXTENSIONS

This Policy shall extend to cover the following, subject to the terms and conditions of the Policy:

1. **TERRORISM**

If You die or are Injured as a result of an act of Terrorism, We will cover You up to the specified limit applicable to the Selected Plan.

2. **RIOT, STRIKE OR CIVIL COMMOTION**

If You die or are Injured as a result of Riot, Strike or Civil Commotion provided that such event did not arise as a result of or in connection with Your collaboration or provocation of such act, We will cover You up to the specified limit applicable to the Selected Plan.

3. **ASSAULT, HIJACK OR MURDER**

If You die or are Injured as a victim of assault, hijack or murder provided that such event did not arise as a result of or in connection with Your collaboration or provocation of such act, We will cover You up to the specified limit applicable to the Selected Plan.

4. **SUFFOCATION BY SMOKE, POISONOUS FUMES, GAS AND DROWNING**

If You die or are Injured as a result of suffocation by smoke, poisonous fumes, gas or drowning, provided that such event did not arise as a result of Your wilful or intentional act, We will cover You up to the specified limit applicable to the Selected Plan.

5. **EXPOSURE**

If You die as a result of being unavoidably exposed to the natural elements as a result of an Accident, We will cover You up to the specified limit applicable to the Selected Plan.

6. **DISAPPEARANCE**

If during the Period of Insurance, the conveyance in which You are travelling in sinks, is wrecked or disappears, We will presume that You have died resulting from Injury at the time of such sinking, wrecking or disappearance and if Your body has not been found within 365 consecutive days of that date, We will pay the Accidental death benefit under Section 1, provided that if You are subsequently found to be living, any benefit paid shall be immediately refunded to us.

7. **MOTORCYCLING**

If You die or are Injured as a result of riding a motorcycle (whether as rider or pillion-rider), We will cover You up to the specified limit applicable to the Selected Plan provided that at the time of the Accident:

- (a) You are wearing a safety helmet and holding a valid motorcycling license (if You are the rider); and
- (b) You are not violating the driving regulations of the country; and
- (c) You are not engaging in racing, speed or duration testing.

GENERAL EXCLUSIONS (Applicable to the whole Policy)

We will not pay for claims directly or indirectly arising from:-

1. Any Pre-Existing Medical Condition or congenital anomalies and conditions arising out of physical impairment.
2. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, mental or nervous disorders, anxiety, stress or depression.
3. Sexually transmitted infections, AIDS, HIV infections and AIDS related infections.
4. Under the influence or effects of alcohol or drugs or other intoxicants or hallucinogens unless properly prescribed by a Doctor and taken as prescribed.
5. Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions.
6. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
7. Your participation in sports that are played in a professional capacity or in competitions involving prize money, donations, sponsorship or reward of any kind.
8. Your participation in the following activities:
 - (a) Extreme sports. This exclusion does not apply to any of the following leisure activities - parachuting, sky diving, bungee jumping, rock climbing, hang-gliding, non-competitive winter sports.
 - (b) Mountaineering that entails the use of ropes and climbing equipment including outdoor rock climbing (except man-made walls).
 - (c) Hiking or trekking but this exclusion does not apply to organised hiking or trekking below 3,500 metres that is available to the general public without restriction and under the guidance of a licensed guide.
 - (d) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
9. Your participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where You are diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or You hold a PADI certification (or equivalent qualification) and You are diving with a buddy who holds a PADI certification (or equivalent qualification).
10. Any Injury which arises in the course of Your Occupation if Your Occupation falls within the following categories or involves the following activities:-
 - (a) Full time military, airforce and navy personnel, police and civil defence personnel (other than serving Singapore National Service full-time or reservist training);
 - (b) Air crew, ship crew, motor racer, entertainer, armed security guard;
 - (c) Manual worker regardless of whether any machinery or tools are used e.g. construction worker and kitchen help;
 - (d) Off-shore rig worker, diver, firefighter, fisherman;
 - (e) Working onboard sea vessel or aircraft e.g. air crew, ship crew, shipyard worker;
 - (f) Working at heights above 30 feet e.g. roofing activities, on the scaffolding or gondola;
 - (g) Underground worker, in tunnel or quarry;
 - (h) Any Occupation dealing with explosives or hazardous substances.
11. Any illegal act or wilful exposure, participation in an actual or attempted felony, crime, misdemeanor, strike, riot or civil commotion.
12. Your direct participation in any terrorist acts.
13. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
14. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.

GENERAL CONDITIONS (Applicable to the whole Policy)

You must comply with the following conditions to have the full protection of Your Policy. Our liability shall be conditional on Your observance of the terms of this Policy.

1. Entire Contract and Endorsements

This Policy, the Policy Schedule or Certificate of Insurance and any Endorsements shall constitute the entire contract of insurance. We reserve the right to modify the terms and conditions of this Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us and such approval shall be evidenced by way of an endorsement to this Policy issued by Us. No intermediary has the authority to amend or waive any of the terms and conditions of this Policy.

2. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your safety as if uninsured and to prevent Accident or Injury.

3. Changes in Circumstances

If there is any change in circumstances affecting the risk, You must give Us immediate written notice and We will have the absolute discretion whether to underwrite the risk subject to the payment of any additional premium. In particular, You must notify us of any changes in Occupation or Country of Residence of any person covered under this Policy.

4. Misstatement of Age

If Your Age has been misstated, all amounts payable under this Policy shall be adjusted to the coverage amount that would have been purchased for the premium paid. If at the correct Age You would not have been eligible for cover under this Policy, no benefit shall be payable, and our liability shall be limited to the refund of the premium paid without interest.

5. Liability

We will have no liability to pay any benefits under this Policy if You:

- (a) fail to fully and truthfully disclose to us, all material information known (or which could reasonably be expected to be known), before inception of this Policy and upon each renewal;
- (b) make any claim that is fraudulent or exaggerated, or makes any false declaration or statement in support of a claim.

6. Multiple Policies

You may only be covered under one SmartFamily Policy. If You obtain cover under more than one SmartFamily Policy, only the cover with the highest Sum Insured will be effective.

7. Automatic Termination

Your cover under this Policy shall automatically terminate on the earliest happening of the following events:

- (a) We have paid 100% of the Capital Sum Insured;
- (b) Your death; or
- (c) Your failure to satisfy any of the eligibility requirements set out in this Policy.

8. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore Law.

9. Rights of Third Parties

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

10. Non-Assignment

This Policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

11. Policy Renewal

This Policy is renewable at Our option, subject to underwriting requirements being fulfilled. An application for change of benefits to a different plan can only be made at the point of renewal and is always subject to Our acceptance.

12. Cancellation of Cover

- (a) You have the right to cancel this Policy at any time by giving written notice to Us. If no claims have been paid during the current Period of Insurance, We will grant You a pro-rated refund of the total premium paid corresponding to the unexpired Period of Insurance subject to a cancellation charge of S\$26.75 (inclusive of GST).
- (b) We have the right to cancel this Policy or any section or part of it by giving You thirty (30) days' written notice, and upon cancellation You will be granted a pro-rated refund of the total premium paid corresponding to the unexpired Period of Insurance.

13. Dealing with Disputes

Any dispute in connection with Your Policy must first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC). If any dispute is not referred to FIDReC or if mediation fails, the dispute shall be referred to arbitration. Arbitration shall be conducted in accordance with the arbitration rules of the Singapore International Arbitration Centre.

14. Subrogation

We have the right to proceed recovery at Our expense in Your name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

15. Payment Before Cover Warranty (If the Policyholder is an individual)

- (a) The total premium due must be paid and actually received in full by Us (or Our intermediary) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or Our intermediary) on or before the inception date, then the insurance will not be valid, will not be renewed and We will not pay any benefits.

16. Premium Payment Warranty (If the Policyholder is a business establishment)

- (a) The total premium due must be paid and actually received in full by Us (or Our intermediary) within 60 days of the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or Our intermediary) within the 60-day period referred to above, then the insurance will be automatically terminated immediately upon expiry of the 60-day period. We shall not be liable for any loss incurred within the said 60 day period; and

We shall be entitled to a pro-rata time-on-risk premium subject to a premium charge of S\$26.75 (inclusive of GST).

17. Holding Cover upon Renewal

Where at renewal a request is made to hold cover, the maximum period that cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapsed for any reason whatsoever, You must pay Us a premium for the number of days the cover was held which will be calculated pro-rata on the renewal premium subject to a cancellation charge of S\$26.75 (inclusive of GST).

18. Sanction Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, UK, USA or Singapore.

19. Illegality Clause

Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.

CLAIMS PROCEDURE

1. Notice of Claims

- (a) In the event of a claim, please contact AAS at +65 6322 2566 and AAS will provide You with any advice You may need.
- (b) The claim must be filed in writing with AAS within thirty (30) days of the occurrence.

Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as was reasonably possible.

- (c) The payment of claims is dependent on Your providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, You must provide all relevant documents including receipts, bills and other records in support of Your claim.

2. Fraudulent Claims

If a claim under this Policy is made with the knowledge of the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, We will not pay the claim and reserve the right to lodge a report with any relevant authorities in relation to any such dishonest claim.

3. Currency

Premiums and benefits payable under this Policy are in Singapore Dollars.

4. Payment of benefits

In the event of death, any benefits payable under this Policy shall be paid to the estate of the Insured Person. All other benefits shall be paid to the Insured Person. Any payment made by us in accordance with this condition shall constitute final and complete discharge of all our liability under this Policy.

5. Interest

No sum payable by Us under this Policy shall carry interest.

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 AXA Insurance Pte Ltd or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).