



redefining / insurance

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GST Reg No.  
199903512M  
Co. Reg No.  
199903512M

## SMART PERSONAL ACCIDENT 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.service@axa.com.sg](mailto:customer.service@axa.com.sg).
- We will confirm receipt of Your written feedback within 3 working days, whilst We look into the matter You raised. We will contact You if further information is needed within 7 working days of the date of Your written complaint, and give You a full reply within 14 working 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 14 working 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](mailto:info@fidrec.com.sg)  
Website: [www.fidrec.com.sg](http://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 *SmartPersonal Accident* 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 *SmartPersonal Accident Policy* is a contract between You and AXA Insurance Pte Ltd, and it consists of:

- this Policy document;
- the Policy Schedule;
- any Endorsements; and
- Your application, declaration and any other information given,

which form the basis of the contract.

Having received and accepted Your first premium, and any subsequent premiums, We will provide 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 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 servicing distributor 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 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. This Policy shall become effective on the date specified in the Policy Schedule and continue for the Period of Insurance specified, ending at 23:59 Standard Singapore Time on the last day of the Period of Insurance.

### **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, otherwise You may receive no benefit even if a valid claim is made.
- If We do not hear from You within 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 of 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 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 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 or the Insured Persons 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.

## (A) DEFINITIONS

Any word or expression found in this Policy document and Policy Schedule 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 assistance. The six basic Activities of Daily Living are: <ol style="list-style-type: none"> <li>1. Washing - The ability to wash in the bath or shower (including getting into and out of the bath or shower).</li> <li>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.</li> <li>3. Feeding - The ability to feed oneself food after it has been prepared and made available.</li> <li>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.</li> <li>5. Mobility - The ability to move indoors from room to room on level surfaces.</li> <li>6. Transferring - The ability to move from a bed to an upright chair or wheelchair, and vice versa.</li> </ol>
Age	Your age as of last 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 selected benefit arrangements covered under the Policy.
Child / Children	Your children, including step children and legally adopted children who must be: <ol style="list-style-type: none"> <li>(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</li> <li>(b) not married; and financially dependent on You and/or Your spouse.</li> </ol>
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 registered practitioner in chiropractic 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 Chiropractor cannot be You, Your business partner or agent, Your employer or employee 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.
Dependant	Your legal spouse or Child(ren).
Doctor	A person legally qualified by a medical degree in western medicine who is licensed to provide medical treatment and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Doctor cannot be You, Your business partner or agent, Your employer or employee 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 specialist.
Endorsement	An authorised amendment to the terms of Your Policy by Us.

Extreme Sports	Any sports activity that presents a high level of inherent danger (that is, involving exceptional speed, physical exertion and height, high level of expertise or highly specialised gear or stunts) including but not limited to big wave surfing, white water rafting (Grade 4 and above), cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra marathons 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) but always providing that You are participating under the supervision of qualified guides.
GST	The prevailing goods and services tax.
Hospital	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: (a) Provides facilities for diagnosis, treatment and minor or major surgery; (b) Provides 24 hours a day nursing services by registered graduate nurses; (c) Is supervised by a full-time staff of Doctors 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. A reference to a Hospital in this Policy shall be construed to refer to either a public hospital or a private hospital.
Illness	A physical condition marked by a pathological deviation from the normal healthy state and contracted by You.
Injury	Damage or harm caused to the body by an external force sustained during the Period of Insurance and 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	A person legally certified by a nursing qualification and registered with the relevant statutory nursing council to provide nursing services within the scope of his licensing and training in the geographical area of practice. The attending Nurse cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption.
Occupation	Your full-time or part-time gainful employment, profession or any other work for an income, remuneration or profit.
Period of Insurance	The period during which Cover is effective, as specified in the Policy Schedule.
Permanent Disablement	Injury which: (a) falls into one of the defined Injuries listed in the Scale of Compensation under item 3 to 14; and (b) having lasted for a continuous period of 365 days from the date of the Accident, and medically certified that there is no hope of improvement at the end of that period.
Permanent Total Disablement	Injury which: (a) 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; and (b) having lasted for a continuous period of 365 days from the date of the Accident, and medically certified that there is no hope of improvement at the end of that period.

Physiotherapist	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. The attending Physiotherapist cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption.
Policyholder	The person named as such in the Policy Schedule, who: (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 the Policy.
Policy Schedule	Any schedule to this Policy containing Your particulars, the benefits payable under this Policy, the respective Sum Insured of each Section, premiums payable and any other details of this Policy.
Pre-existing Medical Condition	Any Injury or Illness which You have received medical treatment, diagnosis, or prescribed drugs, or which symptoms have existed whether treatment was actually received prior to the inception of the Policy.
Psychologist	A person who is qualified by an accredited degree in psychology and who is registered to practise as a Psychologist within the scope of his licensing and training in the geographical area of practice. The Psychologist cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption.
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 government authority to suppress such gathering.
Serious Injury	An Injury sustained by You, during the Period of Insurance, resulting in hospitalization of no less than 72 hours and significant limitation of use of a body function as certified by the attending Doctor.
Sum Insured	Our maximum liability payable for that benefit where it appears as stated in the Policy Schedule.
Terrorism	The use of force of violence, including the use of nuclear, chemical and biological substances, causing damage, Injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. 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 Terrorism. Terrorism also includes any act that is verified or recognized by the (relevant) government as an act of Terrorism.
We/Us/Our/AXA	AXA Insurance Pte Ltd
You / Your / Insured Person(s)	The person(s) insured under the Policy as named in the Policy Schedule.

## **(B) 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; and
  - (b) You are between 18 and 65 years old (both ages inclusive) on the effective date of the Policy; and
  - (c) You are living or working in Singapore, or if away from Singapore for no more than 182 days at any one time.
  
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; and
  - (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 unmarried and financially dependent on You and/or Your spouse,
  
3. Adult Cover may be renewed up to 75 years old.

Child Cover may be renewed up to 25 years old provided that Your Child(ren) is/are unmarried, financially dependent on You and/or Your spouse and is/are enrolled or still studying full-time in a recognized institution of higher learning.
  
4. This Policy covers You on a worldwide basis, provided that the maximum period that You are 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.

## (C) SUMMARY OF BENEFITS

This is a personal accident policy and benefits will only be payable when an Accident occurs.

### Adult Cover

The benefits offered are based on your eligibility. Add-Ons are optional benefits which can be added to the Core Benefits. Only benefits that You have selected with their Sum Insured stated on Your Policy Schedule will apply.

Core Benefits		Sum Insured Per Adult (S\$)		
		Silver Plan	Gold Plan	Platinum Plan
Section 1	Accidental Death / Permanent Disablement	\$100,000	\$200,000	\$300,000
Section 2	Compassionate Allowance	\$1,000	\$2,000	\$3,000
Section 3	<b>Accidental Medical Expenses (per year)</b> includes cover for: 3a : Treatment by Chinese Physician / Chiropractor 3b : Accidental Dental Treatment 3c : Dengue Fever 3d : Insect / Animal Bites 3e : Food and Drinks Poisoning	\$2,000	\$4,000	\$6,000
Section 4	24-Hour AXA Assistance Hotline Service	Covered		

Add-on Benefits		Sum Insured Per Adult (S\$)	
Section 5	<b>Increase in Sum Insured for Accidental Death / Permanent Disablement</b> (Only applicable for Platinum Plan)	As stated in the Policy Schedule	
Section 6	<b>Weekly Benefit for Temporary Disablement</b> 6a: Temporary Total Disablement 6b: Temporary Partial Disablement	\$100 / \$200 / \$300 per week \$100 / \$200 / \$300 per week	
Section 7	<b>Daily Hospital Cash Allowance (max 90 days)</b>	\$100 / \$200 / \$300 per day	
Section 8	<b>Healthcare Assistance for Serious Injury</b> 8a : Nursing Care 8b : Consultation with a Psychologist 8c : Doctor's Home Visits 8d : Consultation with a Therapist	\$5,000	
Section 9	<b>Recovery Support for Serious Injury</b> 9a : Transportation for Medical Appointments 9b : Housekeeping and Meal Services 9c : Home Modification	\$2,000 \$2,000 \$5,000	
Section 10	<b>Lifestyle Protection</b> 10a : Income Protection 10b : Loan Protection	6 months salary, max \$30,000 \$3,000	
Section 11	<b>Dependant Cover</b> 11a : Children's Education Fund (max 3 children) 11b : Parent's Shield (max 2 parents) 11c : Child Guardian	\$10,000 per child \$8,000 per parent \$1,000	

## **Child Cover**

### **Free Child Cover**

- If both You and Your spouse are covered under this Policy, Your Child(ren) will automatically be provided with 10% of Your Sum Insured for the benefits listed in the table.
- This Free Child Cover will not be applicable if Your Child(ren) is/ are covered under Paid Child Cover.

### **Paid Child Cover**

- If You have paid additional premium to provide a higher cover for Your Child(ren), the benefits applicable is listed in the table.

<b>Core Benefits</b>		<b>Free Child Cover</b>	<b>Paid Child Cover</b>
<b>Section 1</b>	<b>Accidental Death / Permanent Disablement</b>	10% of Adult Sum Insured	50% of Adult Sum Insured
<b>Section 2</b>	<b>Compassionate Allowance</b>	10% of Adult Sum Insured	50% of Adult Sum Insured
<b>Section 3</b>	<b>Accidental Medical Expenses (per year)</b> includes cover for: 3a : Treatment by Chinese Physician / Chiropractor 3b : Accidental Dental Treatment 3c : Dengue Fever 3d : Insect / Animal Bites 3e : Food and Drinks Poisoning	10% of Adult Sum Insured	50% of Adult Sum Insured
<b>Section 4</b>	<b>24-Hour AXA Assistance Hotline Service</b>	Covered	Covered

<b>Add-on Benefits</b>		<b>Free Child Cover</b>	<b>Paid Child Cover</b>
<b>Section 5</b>	<b>Increase in Sum Insured for Accidental Death / Permanent Disablement</b>	10% of Adult Sum Insured	50% of Adult Sum Insured
<b>Section 7</b>	<b>Daily Hospital Cash Allowance (max 90 days)</b>	10% of Adult Sum Insured	50% of Adult Sum Insured
<b>Section 8</b>	<b>Healthcare Assistance for Serious Injury</b> 8a : Nursing Care 8b : Consultation with a Psychologist 8c : Doctor's Home Visits 8d : Consultation with a Therapist	-	50% of Adult Sum Insured
<b>Section 9</b>	<b>Recovery Support for Serious Injury</b> 9a : Transportation for Medical Appointments 9b : Housekeeping and Meal Services 9c : Home Modification	-	50% of Adult Sum Insured 50% of Adult Sum Insured 100% of Adult Sum Insured

## (D) DESCRIPTION OF CORE BENEFITS

### SECTION 1 – ACCIDENTAL DEATH / PERMANENT DISABLEMENT

If You sustain Injury that directly results in death or Permanent Disablement within 365 days of the Accident, We will pay the total of the Sum Insured under Section 1 and Section 5, in accordance to the relevant percentage as set out in the Scale of Compensation.

#### Scale of Compensation

Description of Injury		Percentage of the Sum Insured
1	Accidental death	100%
2	Permanent Total Disablement	100%
3	Loss of or Loss of Use of two Limbs	100%
4	Loss of or Loss of Use of one Limb and Loss of Sight of one eye	100%
5	Loss of Sight of	
	(a) Both eyes (b) One eye	100% 100%
6	Loss of or Loss of Use of one Limb	100%
7	Loss of Speech and Loss of Hearing	100%
8	Loss of Hearing	
	(a) Both ears (b) One ear	100% 30%
9	Loss of Speech	75%
10	Loss of or Loss of Use of four Fingers and thumb of	
	(a) Right hand (b) Left hand	85% 65%
11	Loss of or Loss of Use of four Fingers of	
	(a) Right hand (b) Left hand	55% 45%
12	Loss of or Loss of Use of one Thumb	
	(a) Both right phalanges	40%
	(b) One right phalanx	35%
	(c) Both left phalanges	30%
13	(d) One left phalanx	20%
	Loss of or Loss of Use of Fingers	
	(a) Three right phalanges	20%
	(b) Two right phalanges	15%
	(c) One right phalanx	10%
	(d) Three left phalanges	15%
(e) Two left phalanges	10%	
14	(f) One left phalanx	5%
	Loss of or Loss of Use of Toes	
	(a) All the toes of one foot	25%
	(b) Two phalanges of the big toe	10%
	(c) One phalanx of the big toe	10%
	(d) Each toe other than the big toe	2%

#### NOTE:

1. The total compensation payable in respect for any loss due to the same Accident is arrived at by adding together the various percentages but shall not exceed 100% of the Sum Insured and We bear no further liability under the Policy in respect of any Injury sustained thereafter;
2. If You are left-handed, the compensation percentage in Items 10 to 13 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;
3. If a claim is payable for loss of, or loss of use of, a whole part of the body, a claim for any component of that part cannot also be made.
4. No benefit is payable for Permanent Disablement not expressly defined in the Scale of Compensation.

Conditions:

- (a) Any benefit payable under Section 1 and Section 5 shall be reduced by any benefit already paid under Section 6 in respect of the same Injury.
- (b) The total We will pay under Section 1 and Section 5 for any one Insured Person shall not exceed \$1,000,000 per event / conveyance.

## **SECTION 2 – COMPASSIONATE ALLOWANCE**

If You sustain Injury that directly results in the Your death within 365 days of the Accident, We will pay the specified limit applicable to the selected plan.

## **SECTION 3 – ACCIDENTAL MEDICAL EXPENSES**

If You sustain Injury, We will reimburse reasonable and customary charges for medical expenses incurred up to the specified limit applicable to the selected plan, for treatment within 365 days from the date of Accident, including:

- daily Hospital room and board charges, surgical, hospital miscellaneous expenses; and/or
- prescribed medication, laboratory and x-ray charges; and/or
- treatment by a Physiotherapist or Chiropractor provided with referral by the attending Doctor

Conditions:

- (a) The Sum Insured stated under this Section shall be extended to cover benefits under Section 3a to Section 3e.
- (b) The total We will pay under this Section shall not exceed the Sum Insured in that Period of Insurance in which the Injury was sustained.
- (c) If the medical expenses incurred extend beyond the Period of Insurance in which You have sustained Injury, We will continue to pay this benefit up to the Sum Insured for that period.
- (d) If You are entitled to any reimbursement for the medical expenses claimable under Section 3 from other sources, We will only pay for the remaining amount which You are not compensated for.

### **3a Treatment by Chinese Physician / Chiropractor**

This benefit is extended to pay for the charges incurred within 365 days from date of Accident, for treatment of Your Injury by a Chinese Physician and/or Chiropractor. Charges are limited to 1 consultation per day.

### **3b Accidental Dental Treatment**

This benefit is extended to pay for charges incurred within 365 days from date of Accident, for dental treatment performed by a Dentist to restore Your sound natural teeth following an Accident.

### **3c Dengue Fever**

This benefit is extended to pay for charges incurred for the treatment of dengue fever by a Doctor.

### **3d Insect / Animal Bites**

This benefit is extended to pay for charges incurred for the treatment of insect or animal bites by a Doctor.

### **3e Food and Drinks Poisoning**

This benefit is extended to pay for charges incurred for the treatment of food and drinks poisoning by a Doctor.

## **SECTION 4 – 24-HOUR AXA ASSISTANCE HOTLINE SERVICE**

If You sustain Injury whilst outside Singapore, the following advisory or referral services will be made available for You:

- (1) Telephone medical advice or Referral appointment
- (2) Evacuation
- (3) Repatriation after treatment/Repatriation of mortal remains
- (4) Compassionate visit/Return of unattended dependant child
- (5) Arranging of hospital admission
- (6) Travel assistance

The services provided are on an advisory or referral basis and any expenses incurred will be wholly borne by You. The services are provided by AAS via 24-hour hotline at (65) 6322 2566.

You or Your representative must provide the following information when contacting AAS:

- Your name and passport or identity card number as stated in the Policy
- Policy number
- The name of the place and the telephone number where AAS can reach You or Your representative, and
- A brief description of the Accident and the nature of the assistance required

## **(E) DESCRIPTION OF ADD-ON BENEFITS**

Benefits under Add-Ons are in force only if they are stated on the Policy Schedule and subject to payment of additional premium. Add-On benefits under Section 8, 9 and 11c require prior notification to AAS in the event of a claim.

### **SECTION 5 – INCREASE IN SUM INSURED FOR ACCIDENTAL DEATH / PERMANENT DISABLEMENT**

If You are covered under Section 5 for the Sum Insured as specified in the Policy Schedule and if Section 1 becomes payable, the total of the Sum Insured payable under Section 1 shall include the Sum Insured stated under Section 5.

### **SECTION 6 – WEEKLY BENEFIT FOR TEMPORARY DISABLEMENT**

#### **6a Temporary Total Disablement**

If You sustain Injury that directly results in Temporary Total Disablement, We will pay the weekly benefit up to 104 weeks.

“Temporary Total Disablement” means an Injury which directly results in a state of incapacity that temporarily and totally prevents You from engaging in Your Occupation.

#### **6b Temporary Partial Disablement**

If You sustain Injury that directly results in Temporary Partial Disablement, We will pay the weekly benefit up to 104 weeks.

“Temporary Partial Disablement” means an Injury which directly results in a state of incapacity that temporarily prevents You from engaging in a substantial part of Your Occupation.

Conditions:

- (a) We will only pay the claim either under Section 6a or Section 6b for the same Accident, but not for claims under both sections.
- (b) The benefits under Section 6a and Section 6b are not applicable if You are not gainfully employed or not engaged in any business at the time of the Accident (eg. full-time homemakers and students).
- (c) If the Temporary Disablement lasts for less than a week, the benefit payable will be pro-rated accordingly.
- (d) Any benefit payable under Section 1 and Section 5 shall be reduced by any benefits paid under Section 6a and Section 6b for the same Injury.
- (e) We will pay the weekly benefit up to a maximum of 25% of Your basic monthly salary.

### **SECTION 7 – DAILY HOSPITAL CASH ALLOWANCE**

If You sustain Injury that directly results in Hospital confinement [AL1] for inpatient medical treatment by recommendation of the attending Doctor, We will pay the daily benefit for each 24 hour period of Your hospitalisation, up to 90 days for the same Injury.

Hospital confinement for the purpose of convalescent rest is not applicable for this benefit.

### **SECTION 8 – HEALTHCARE ASSISTANCE FOR SERIOUS INJURY**

The benefits under Section 8 are paid in services rendered and require prior notification to AAS for arrangement and approval. The total we will pay for all benefits under Section 8 will not be more than the limit as specified in the Policy Schedule for any one Accident. You will have to bear any excess that becomes applicable on any of the benefits.

#### **8a Nursing Care**

If You sustain Serious Injury, 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) 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.
- (b) The first home visit by the Nurse occurs within 30 days following the date of Your discharge from the Hospital.

### **8b Consultation with a Psychologist**

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

### **8c Doctor's Home Visits**

If You sustain Serious Injury, 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) 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.
- (b) The first home visit by the Doctor occurs within 30 days following the date of Your discharge from the Hospital.

### **8d Consultation with a Therapist**

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

Provided that:

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

## **SECTION 9 – RECOVERY SUPPORT FOR SERIOUS INJURY**

The benefits under Section 9 are paid in services rendered and require prior notification to AAS for arrangement and approval. The total we will pay for all benefits under Section 9 will not be more than the limit as specified in the Policy Schedule for any one Accident. You will have to bear any excess that becomes applicable on any of the benefits.

### **9a Transportation for Medical Appointments**

If You sustain Serious Injury, 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 medical appointments are prescribed in writing by the attending Doctor, Psychologist or therapist; and
- (b) 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.

### **9b Housekeeping and Meal Services**

If You sustain Serious Injury, 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) 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.

### **9c Home Modification**

If You sustain Injury 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) A Permanent Disablement benefit under Section 1 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.

## **SECTION 10– LIFESTYLE PROTECTION**

### **10a Income Protection**

If You sustain Injury that directly results in Your Permanent Disablement and termination of Your employment due to Your Permanent Disablement, We will pay the equivalent of 6 months of Your basic monthly salary, up to the specified limit applicable to the selected plan.

Conditions:

- (a) The Permanent Disablement benefits under Section 1 becomes payable and the Scale of Compensation is 100%.
- (b) This benefit is not applicable if You are not gainfully employed or not engaged in any business at the time of the Accident (e.g. full-time homemakers and students).

### **10b Loan Protection**

If You sustain Injury that directly results in Your death within 365 days of the Accident, We will reimburse up to the specified limit applicable to the selected plan, for Your revolving line of financial liabilities under any credit card, overdraft, education loan, renovation loan and/or revolving line of credit with any recognised financial institutions registered with the Monetary Authority of Singapore.

Conditions:

- (a) This benefit is not applicable if You are not gainfully employed or not engaged in any business at the time of the Accident (eg. full-time homemakers and students).

## **SECTION 11 – DEPENDANT COVER**

### **11a [AL2]Children's Education Fund**

If You sustain Injury that directly results in Your death within 365 days of the Accident, We will pay the specified limit applicable to the selected plan to each of Your surviving Child(ren), up to 3 Children.

Conditions:

- (a) The benefit payable is based on the number of surviving Child(ren) at the time of the Accident.
- (b) This benefit is not applicable if You are not gainfully employed or not engaged in any business at the time of the Accident (eg. full-time homemakers and students).

### **11b Parent's Shield**

If You sustain Injury that directly results in Your death within 365 days of the Accident, We will pay the specified limit applicable to the selected plan to each surviving parent, up to 2 parents per Adult Insured Person.

Conditions:

- (a) The benefit payable is based on the number of surviving parent(s) at the time of the Accident.
- (b) This benefit is not applicable if You are not gainfully employed or not engaged in any business at the time of the Accident (eg. full-time homemakers and students).

### **11c Child Guardian**

If You sustain Serious Injury, upon notification to AAS, We will arrange and pay up to the specified limit applicable to the selected plan, for a child-minder to fetch Your Child(ren), aged 15 and below, to school and back to Your home in Singapore.

Conditions

- (a) It is certified in writing by the attending Doctor that You are unable to perform 2 out of the 6 Activities of Daily Living.
- (b) The benefits under Section 11c is paid in services rendered. You will have to bear any excess that becomes applicable.

What is not covered:

- (a) Any form of consequences arising out of the interaction between the Child(ren) and the child-minder.

## **(F) EXTENSIONS**

This Policy shall extend to cover the following, subject to other 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. STRIKE, RIOT OR CIVIL COMMOTION**

If You die or are Injured as a result of Strike, Riot 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 and Section 5 (if applicable), 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.

### **8. NO-CLAIMS BONUS (AUTOMATIC INCREASE OF SUM INSURED)**

The total of the Sum Insured under Section 1 and Section 5 (if applicable) will increase by 5% of the Base Sum Insured on each annual renewal, up to a maximum of 5 renewal periods.

Provided that:

- (a) No claim has been paid during the Period of Insurance preceding each renewal.
- (b) You must be continuously covered under this Policy.
- (c) If a claim is paid during a year, there will be no further increase in the Sum Insured for the subsequent renewal years. The Sum Insured at the Period of Insurance that the Accident occurred will be maintained.

“Base Sum Insured” means the Sum Insured in the first year that You are insured under the Policy for Accidental Death/Permanent Disablement. If there is an increase or reduction of Sum Insured during any Period of Insurance, the 5% increase of the Sum Insured will be based on the revised Sum Insured (but excluding the bonus Sum Insured).

## **(G) GENERAL EXCLUSIONS (Applicable to the whole Policy)**

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

1. Your unlawful act or wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
2. Pre-Existing Medical Conditions, congenital conditions, illness, disease, mental defect or infirmity, or insanity. This excludes bacterial infection that is the direct result of an Accidental cut or wound.
3. Medical or surgical treatment except where such treatment is rendered necessary by Injury within the scope of this Policy.
4. Any form of cosmetic (aesthetic) treatment or plastic surgery except to restore function after an Accident that occurs during the Period of Insurance.
5. Under the influence or effects of alcohol or drugs unless properly prescribed by a Doctor and taken as prescribed.
6. Provision of medical appliances and prosthetic devices (including hearing aids and wheelchair), unless otherwise prescribed by the Doctor.
7. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
8. War, invasion, act of foreign enemy hostilities (whether war is declared or not), rebellion, insurrection, military or usurped power.
9. 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.
10. 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 specific climbing equipment and ropes.
  - (c) Hiking or trekking above 3500 meters sea level.
  - (d) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
11. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where:
  - (a) You are diving no deeper than 30 meters under the supervision of a qualified diving instructor; or
  - (b) You hold a PADI certification (or equivalent qualification) and diving with a buddy who holds a PADI certification (or equivalent qualification).
12. Any Injury arising from these occupations or whilst performing these occupational activities:-
  - (a) Full time military, airforce, navy, police and civil defence personnel (other than serving full-time Singapore National Service or reservist training)
  - (b) Professional Sportsman, motor car/bike racer, entertainer, stuntman, jockey, armed security guard
  - (c) Off-shore rig / platform worker, diver, fisherman, electrician, wood working, welding
  - (d) Flying other than as a passenger on a licensed commercial aircraft, pilot, air crew
  - (e) Working onboard sea vessel, ship crew, shipyard worker, dock worker
  - (f) Underground worker in tunnel or quarry, construction worker
  - (g) Any occupation dealing with explosives or hazardous substances
  - (h) Working at heights above 30 feet

## **(H) GENERAL CONDITIONS (Applicable to the whole Policy)**

### **1. Entire Contract and Endorsements**

This Policy, the Policy Schedule, 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 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. Mis-Representation**

This Policy shall be voidable in the event of misrepresentation, mis-description or nondisclosure or concealment of any circumstances material to or in connection with:

- (a) Whether You are suffering from a disease, illness, disability or handicap;
- (b) Whether You are aware of circumstances suggesting that You may be suffering from a disease, illness, disability or handicap;
- (c) Your claims history;
- (d) Your insurance record, including previous refusals to grant insurance coverage.

### **3. Reasonable Care**

You shall act in a prudent manner and exercise reasonable care to prevent Accident or Injury.

### **4. 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.

### **5. Addition of Dependants**

You may insure Dependants under this Policy by providing written request of such inclusion and paying the additional required premium.

### **6. Misstatement of Age**

If at the correct Age an Insured Person 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.

### **7. 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.

### **8. 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 automatically terminate immediately upon expiry of the 60-day period. We shall not be liable for any loss incurred within the said 60 day period; and
- (c) We shall be entitled to a pro-rata time-on-risk premium subject to a minimum premium of S\$25 + GST.

### **9. 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.

## 10. Holding Cover upon Renewal

If a written request is made to hold cover at renewal, We can hold cover for maximum 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\$25 + GST.

## 11. Cancellation and Refunds

- (a) We may cancel the Policy by giving You 7 days written notice. We will return any proportionate part of the premium due to You provided no claim has been made prior to the cancellation of this Policy.
- (b) You may also cancel the Policy at any time by giving us 7 days written notice. In the event of such cancellation, We will grant a short rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least \$25 + GST and no claim has arisen prior to the cancellation of this Policy:

Percentage of Unexpired Period of Insurance	Refundable Premium (if refunded premium is \$25 or more)
100%	100%
90% to less than 100%	75%
80% to less than 90%	65%
70% to less than 80%	55%
60% to less than 70%	45%
50% to less than 60%	35%
40% to less than 50%	25%
30% to less than 40%	15%
20% to less than 30%	5%
Less than 20%	No refund

## 12. Automatic Termination

- (a) Your Cover under this Policy shall automatically terminate on the earliest happening of the following events:

- Your death; or
- When You no longer satisfy any of the eligibility requirements set out in this Policy; or
- When We have paid 100% of the Sum Insured under the Sections 1 and Section 5.

If you satisfy the Age eligibility at the commencement of the Period of Insurance, Your Cover shall remain effective for the remaining duration of the Period of Insurance even though You have attained a higher Age during that Period of Insurance.

- (b) The Cover for Your Dependants shall automatically terminate upon termination of Your Cover.

## 13. 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.

## 14. Dealing with Disputes

Any dispute in connection with Your Policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) or using arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force.

## 15. Governing Law

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

## 16. 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) to enforce any of its terms.

**17. 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.

**18. Currency**

Premiums and benefits payable under this Policy shall be in Singapore Dollars unless otherwise endorsed or amended.

**19. Duplication of Cover**

In the event that You are covered under more than *SmartPersonal Accident Policy*, Cover will only be effective for the Policy which provides the highest benefit.

**20. 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 European Union, United Kingdom, United States of America or Singapore.

**21. 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.

## ( I ) CONDITIONS APPLICABLE TO CLAIMS

### 1. Notice of Claims

- (a) AXA Assistance Singapore (AAS) is the appointed service provider of the benefits under the following Sections covered under this Policy:

Section 8a	Nursing Care
Section 8b	Consultation with a Psychologist
Section 8c	Doctor's Home Visits
Section 8d	Consultation with a Therapist
Section 9a	Transportation for Medical Appointments
Section 9b	Housekeeping and Meal Services
Section 9c	Home Modification
Section 11c	Child Guardian

These benefits are only payable when arranged and approved by AAS. You may call the AXA Assistance 24-hour Hotline for general advice on the insurance coverage and to report a claim.

**AXA Assistance 24-hour Hotline is: (65) 6322 2566.**

You acknowledge that the Doctors, Psychologists, therapists 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, therapists or any other kind of professionals in the provision of service referred by AAS.

- (b) All claims must be filed in writing with Us within 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 You 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.
- (d) We will be entitled through Doctors appointed by Us to examine any Insured Person as may be reasonably required for the purpose of verifying any claim made. In addition, We will be entitled to require an autopsy in the case of death, unless this is forbidden by law or religious beliefs. We will bear the expenses incurred in such examinations. In the event that the claim is proven to be invalid, We shall be entitled to recover all such expenses so incurred from You.

### 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. Payment of Benefits

- (a) For any claims, we will only pay the benefits pertaining to the Period of Insurance which You have sustained Injury.
- (b) All benefits payable under this Policy shall be paid to You or, in the event of Your death, to Your estate. Such payment by Us shall constitute full and final discharge of Our obligations under this Policy. All benefits payable under this Policy are in Singapore dollars.
- (c) For claims incurred in a foreign currency, We will convert the amount into Singapore Dollars at the exchange rate to be determined by Us in Our sole discretion on the date of occurrence.

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#### 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 your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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