



## SAPPHIRE ENHANCED CHOICES

### A. Our Contract

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to us in the Application Form and/or through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

### B. Your Policy Benefits

You are covered for the circumstances described under the following benefits that occur during the Policy Period subject to the terms, conditions and exclusions of the Policy.

#### Accidental Death & Permanent Disablement

If You suffer an Injury that directly results in one of the Items listed in the Compensation Table below within 12 months from the date of the Accident, We will pay You the compensation specified in the Compensation Table below for that Item.

Compensation Table		
	Items	% of Sum Insured
1.	Accidental Death	100%
2.	Permanent Total Disablement	150%
3.	Permanent Total Loss of Use of two Limbs	150%
4.	Permanent Total Loss of Use of one Limb	125%
5.	Permanent Total Loss of sight of both eyes	150%
6.	Permanent Total Loss of sight of one eye	100%
7.	Permanent Total Loss of Use of one Limb and Loss of sight of one eye	150%
8.	Permanent Total Loss of speech and hearing of both ears	150%
9.	Permanent Total Loss of hearing	
	(a) both ears	75%
	(b) one ear	25%
10.	Permanent Total Loss of speech	50%
11.	Permanent Total loss of the lens of one eye	50%
12.	Permanent Total Loss of Use of four Fingers and Thumb of	
	(a) right hand	70%
	(b) left hand	50%
13.	Permanent Total Loss of Use of four Fingers of	
	(a) right hand	40%
	(b) left hand	30%
14.	Permanent Total Loss of Use of one Thumb	
	(a) both right phalanges	30%
	(b) one right phalanx	15%
	(c) both left phalanges	20%
	(d) one left phalanx	10%



15.	Permanent Total Loss of Use of Finger(s)		10%
	(a) three right phalanges		7.5%
	(b) two right phalanges		
	(c) one right phalanx		5%
	(d) three left phalanges		7.5%
	(e) two left phalanges		5%
(f) one left phalanx		2%	
16.	Permanent Total Loss of Use of Toe(s)		15%
	(a) all Toes in one foot		5%
	(b) great Toe - two phalanges		3%
	(c) great Toe - one phalanx		1%
	(d) other than great Toe, each Toe		
17.	Fractured leg or patella with established non-union		10%
18.	Shortening of leg by at least 5 cm		7.5%
19.	Third Degree Burns		
	Area damage	Percentage of surface area	
	Head	- equal to or greater than 2% but less than 5%	50%
		- equal to or greater than 5% but less than 8%	75%
		- equal to or greater than 8%	100%
	Body	- equal to or greater than 10% but less than 15%	50%
		- equal to or greater than 15% but less than 20%	75%
		- equal to or greater than 20%	100%

For any one Accident, if You claim for more than one Item, the total percentage due under this Benefit, based on the Compensation Table above, shall not exceed 150% of the Sum Insured.

We will at Our discretion determine the percentage payable for any Injury if it is not provided for under the Compensation Table above.

If You are left-handed, the compensation percentage in Items 12 to 15 will be reversed whereby the greater compensation percentage will apply to the left hand and any part of the left hand.

For Accidental Death during travel in a Common Carrier, We will pay 200% of the sum insured for this benefit as stated in the Policy schedule.

Any benefit payable under Item 1 shall be reduced by any benefit We have paid out under Items 2 -19, Weekly Benefit for Temporary Total Disablement and/or Coma benefit for the same Accident.

In the event that the total percentage of compensation due under items 2-19 is 100% or more, the benefit payable shall be reduced by any benefit that We have paid out under Weekly Benefit for Temporary Total Disablement for the same Accident.

This Policy will be cancelled if more than 50% under the Compensation Table is paid for any one Injury.

#### Accident Medical Reimbursement

We will reimburse You the Medical Expenses paid to a Doctor for treatment obtained by You as a result of an Injury, up to the maximum sum insured for this benefit as stated in the Policy schedule for any one Accident.

All medical treatment and services must be prescribed by a Doctor and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

We will only reimburse the cost of physiotherapy if the physiotherapy treatment is deemed medically necessary by a Doctor and You have a written medical referral from the Doctor to the physiotherapist. We will reimburse You up to S\$100 per visit and up to a maximum limit of S\$300 for any one Accident.

You have up to a maximum of 30 days from the date of the Accident to receive the first medical treatment.



If You are reimbursed for the Medical Expenses by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

#### **Mobility Aid & Ambulance Fees Reimbursement**

Following Your discharge from Hospital as a result of an Injury, and if a Doctor prescribes that You will require the assistance of a mobility aid or wheelchair, We will reimburse You the cost or rental of the mobility aid or wheelchair. This will also include the cost of ambulance service to return You to Your Residence. We will pay You up to the sum insured for this benefit as stated in the Policy schedule.

If You are reimbursed for the cost or rental of mobility aid or wheelchair by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

#### **Parent(s) Support Fund**

In the event of Your Accidental Death within 12 months from the date of the Accident, We will pay the sum insured, as stated in the Policy schedule, for each surviving Parent up to a maximum of 2 surviving Parents for each adult Insured Person.

#### **Daily Hospital Income (Injury)**

In the event of an Injury resulting in Hospital Confinement, We will pay You the daily hospital cash as specified for this benefit in the Policy schedule, for each day of Your stay in a Hospital, up to a maximum of 365 days per Injury.

Successive Hospital Confinements due to the same Injury are considered to be part of the same period of Hospital Confinement, unless the discharge date for the prior Hospital Confinement is separated from the admission date for the next Hospital Confinement by at least forty-five (45) consecutive days.

In the event the Insured Person is discharged from a Hospital and transferred immediately to a Community Hospital for a further period of Hospital Confinement for the same Injury, this Benefit is payable up to a maximum period of 30 days of Hospital Confinement in a Community Hospital or the remainder of the 365 days of the Hospital Confinement's maximum payment period, whichever is shorter.

If this benefit or Daily Hospital Income (Illness) benefit or Daily Hospital Income (Injury) – for Intensive Care Unit benefit are payable for the same period of Hospital Confinement, We will only pay under one benefit.

#### **The following benefits are applicable only if specified in the Policy schedule (with payment of additional premium):**

##### **Emergency Medical Evacuation**

In the event of an Injury while You are travelling outside Singapore and if in the opinion of AIG Travel Asia Pacific Pte. Ltd. (ATAP), or an authorised representative of ATAP, it is medically appropriate to move You to another location for medical treatment or to return You to Singapore, ATAP, or the authorised representative, will arrange for Your emergency medical evacuation, based on the medical severity of Your condition.

We will pay directly to ATAP the expenses for such emergency medical evacuation. The means of evacuation arranged by ATAP, or the authorised representative of ATAP, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by ATAP or the authorised representative, and will be based solely upon medical necessity.

We will not pay for:

- any expenses incurred for services provided by another party for which You are not liable to pay; and/or
- any expenses for a service not approved and arranged by ATAP, or an authorized representative of ATAP, unless We decide that such expenses were necessarily incurred and for reasons beyond Your control or ATAP could not be contacted during the emergency. In any event, We reserve the right to reimburse You only for those expenses incurred for services which ATAP would have provided under the same circumstances and up to the limit specified under this benefit as stated in the Policy schedule.

##### **Daily Hospital Income (Injury) – For Intensive Care Unit**

In the event of an Injury resulting in Hospital Confinement in the Intensive Care Unit, We will pay You the daily hospital cash as specified for this benefit in the Policy schedule, for each day of Your stay in the Intensive Care Unit in a Hospital, up to a maximum of 30 days per Injury.

If this benefit or Daily Hospital Income (Illness) benefit or Daily Hospital Income (Injury) benefit are payable for the same period of Hospital Confinement, We will only pay under one benefit.

The maximum period payable for Hospital Confinement in a Community Hospital shall be 30 days per Injury.

##### **Coma**

If You sustain an Injury that directly results in Hospital Confinement and Comatose State within 30 days from the date of



Accident, We will pay the sum insured as stated in the Policy schedule. The Comatose State must be supported by the attending Doctor's report detailing the cause and period of Your Comatose State. An assessment for brain damage resulting in Your Permanent Neurological Deficit shall be conducted 90 days after the Accident by the attending neurosurgeon and certified in writing.

This benefit is only payable once in Your lifetime. In the event You have a valid claim for Accidental Death under this Policy arising from the same injury, no compensation will be payable under this Benefit.

#### **Infectious Disease Recovery Cover**

If You contract an Infectious Disease and need to be in Hospital Confinement for at least 5 consecutive days, We will pay You up to the sum insured as stated in the Policy schedule, upon Your discharge from Hospital, . We will only pay this benefit once in each 12 months period from the Inception Date of the Policy, regardless of the number of Infectious Diseases suffered by You.

This benefit is only payable if You are diagnosed with an Infectious Disease after 30 days from the Effective Date of the Policy.

This Benefit is not payable if the Hospital Confinement takes place solely in a Community Hospital.

#### **Home Contents**

We will cover You up to the sum insured as stated in the Policy schedule in each 12 months period from the Inception Date of the Policy, for the repair or the replacement costs of the Contents within Your Residence, if Your Contents are either stolen or damaged as a result of Theft by violent and forcible entry.

If Your Contents are either stolen or damaged as a result of Theft by violent and forcible entry during Your Hospital Confinement due to an Injury, We will cover You up to 200% of the sum insured as stated in Your Policy schedule in each 12 months period from the Inception Date of the Policy for the repair or replacement cost of the Contents within Your Residence. We will not pay You under this benefit if Your Hospital Confinement is due to Illness.

For the avoidance of doubt, We will only pay up to \$500 per 12 months Policy period for any loss relating to cash, cash equivalents or bank notes of any kind.

We will not cover any loss or damage to:

- (a) Your interior fixture and fittings, including but not limited to all gates, windows, built in furniture and door;
- (b) not caused by Theft by violent and forcible entry
- (c) manuscripts, plans, drawings, designs, patterns, models or moulds;
- (d) securities, business books, or computer systems records; and
- (e) Contents left outside the confines of Your Residences.

#### **Weekly Benefit for Temporary Total Disablement**

In the event You sustain an Injury resulting in Temporary Total Disablement as certified by a Doctor within 90 days of the Injury, We will pay You the weekly indemnity specified under this benefit in the Policy schedule, or 75% of Your weekly Income, whichever is lower.

We will not pay the weekly indemnity:

- (a) if the period of Temporary Total Disablement is less than 7 consecutive days;
- (b) beyond 104 weeks for any one Injury;
- (c) if the first medical treatment from a Doctor is not obtained within 7 days from date of Accident;
- (d) if You are not Gainfully Employed when the Accident happens; or
- (e) for more than one Injury for the same period of time.

#### **Additional payout for Physiotherapy**

In the event You sustain an Injury, We will only reimburse the cost of physiotherapy incurred within 12 months from date of Accident, if the physiotherapy treatment is deemed medically necessary by a Doctor and You have a written medical referral from the Doctor to the physiotherapist. We will reimburse You up to S\$100 per visit and up to a maximum sum insured as stated in the Policy schedule for any one Accident.

This benefit will only apply after the physiotherapy maximum payout under Accident Medical Reimbursement has been fully paid to You.

#### **Complementary or Alternative Medicine**

We will reimburse You the expenses incurred in relation to Complementary or Alternative Medicine, which are necessarily incurred due to an Injury within 12 months from the date of Accident and up to the maximum sum insured for any one Accident under this benefit as stated in the Policy schedule.

You have up to a maximum of 30 days from the date of Accident to receive the first medical treatment.

If You are reimbursed for the Complementary or Alternative Medicine expenses by any other source, We will only be liable



for the excess of the amount that You have recovered from the other source.

#### **Lifestyle Maintenance**

In the event of Your Accidental Death within 12 months from the date of Accident, We will pay the sum insured for this benefit as stated in the Policy schedule.

#### **Pet Care**

In the event of Your Hospital Confinement due to an Injury, We will pay a daily benefit of \$50 for You to place Your cat or dog in a kennel/cattery or pet hotel, up to the maximum sum insured for this benefit as stated in the Policy schedule. This benefit will cease on the day of Your discharge from the Hospital. We will not pay You under this benefit if Your Hospital Confinement is due to Illness.

#### **Reimbursement of Event Tickets**

We will reimburse You up to the sum insured as stated in the Policy schedule for any non-refundable portion of an Event Ticket which You have purchased or paid deposit in advance for but are unable to attend or participate in the event because of an Injury which resulted in Your Hospital Confinement during the scheduled event.

This benefit is only payable if: (a) at the time of the booking of the Event Ticket You were not aware of, had planned or scheduled Hospital Confinement that would likely result in a claim under the Policy, and (b) We have paid out under Daily Hospital Income (Injury) or Daily Hospital Income (Injury) – Intensive Care Unit benefit.

For the avoidance of doubt, We will not pay You under this benefit if You voluntarily did not attend the scheduled event or if Your Hospital Confinement is due to Illness. We will also not pay if the Event Ticket is redeemed using loyalty points/credits, a gift or incentive given to You and winnings from lucky draws.

#### **Damage to Personal Effects**

If Your personal effects on Your person or carried in a bag by You at time of an Accident are damaged, lost or stolen, and You are in Hospital Confinement due to an Injury sustained in the same Accident, We will at our discretion either repair, replace or pay You for the lost, damaged or stolen item subject to the maximum sum insured as stated in the Policy schedule. We will not pay the first \$50 in relation to any claim for a lost, damaged or stolen item.

An item shall include a pair or set of articles, for example a pair of gloves or a set of golf clubs.

We will not pay for cash or cash equivalents, bank notes, EZ link card, cash cards, jewellery, business goods or samples or equipment.

You must report the lost or stolen item to the police or relevant authority as soon as practicable after the Accident.

All claim settlements will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the Accident if You can produce supporting documents (i.e. original receipts or original warranty cards) to verify the age of the item.

#### **Child Support Fund**

In the event of Your Accidental Death within 12 months from the date of Accident, We will pay the sum insured for this benefit as stated in the Policy schedule for each Dependent Child.

#### **Daily Hospital Income (Illness)**

In the event of an Illness resulting in Hospital Confinement during the Policy Period, We will pay You the daily hospital cash as specified for this benefit in the Policy schedule, for each day of Your stay in a Hospital, up to a maximum of 365 days per Illness.

Successive Hospital Confinements due to the same Illness are considered to be part of the same period of Hospital Confinement, unless the discharge date for the prior Hospital Confinement is separated from the admission date for the next Hospital Confinement by at least forty-five (45) consecutive days.

In the event the Insured Person is discharged from a Hospital and transferred immediately to a Community Hospital for a further period of Hospital Confinement for the same Illness, this Benefit is payable up to a maximum period of 30 days of Hospital Confinement in a Community Hospital or the remainder of the 365 days of the Hospital Confinement's maximum payment period, whichever is shorter.

If a Daily Hospital Income is also payable for either Injury or for Intensive Care Unit for the same period of Hospital Confinement, We will only pay under one benefit as nominated by You.

This benefit is only payable if You are diagnosed with an Illness after 30 days from the Effective Date.

The maximum period payable for Hospital Confinement in a Hospital or Community Hospital due to any infectious diseases declared by the Singapore Government or World Health Organization as an epidemic or pandemic shall be 14 days.



### Critical Illness Benefit

In the event You are Diagnosed to be suffering from a Critical Illness, We will pay You the sum insured for this benefit as stated in the Policy schedule.

We will only pay You if:

- (a) the Diagnosis of Your Critical Illness is the first incidence of that Critical illness;
- (b) the signs or the symptoms of Your Critical Illness only appear after ninety (90) consecutive days from the Effective Date; and
- (c) You survive for a period more than ninety (90) consecutive days after Your Diagnosis.
- (d) We will only pay for one (1) Critical Illness and this benefit will terminate immediately upon such payment.

### Dependent Child's Cover

This Policy will cover each Dependent Child only for the following 3 benefits depending on the Selected Plan purchased by You or Your Spouse:

- 1) Accidental Death & Permanent Disablement;
- 2) Accident Medical Reimbursement; and
- 3) Mobility Aid & Ambulance Fees Reimbursement

If both You and Your Spouse are insured under the same Selected Plan in this same Policy, each Dependent Child will be covered up to the sum insured indicated in the Policy schedule for the abovementioned 3 benefits.

If both You and Your Spouse are insured under different Selected Plans in this same Policy, then each Dependent Child will be covered up to the sum insured indicated in the Policy schedule for abovementioned 3 benefits under the plan with the lower sum insured.

If You are married and purchasing this Policy without Your Spouse, or if You are a single parent / widow / widower / divorcee, You will have to pay an additional 50% of Your premium in order to cover Your Dependent Child(ren) up to the sum insured indicated in the Policy schedule for the abovementioned 3 benefits.

However, If You and Your Spouse purchase separate Policies and both of You pay the additional 50% of Your premium to cover Your Dependent Child(ren), Your Dependent Child(ren) will be covered up to the sum insured indicated in the Policy schedule for the abovementioned 3 benefits under the Policy with the highest sum insured and if the sum insureds are equal, We will only pay out under one of the Policies as chosen by Us.

## C. Your Policy Exclusions

### 1. General Exclusions

The following exclusions apply to all sections of this Policy

We shall not pay under this Policy any claim in connection with:

- (a) Any Injury which arises in the course of Your occupation if Your occupation falls under Occupational Class 4.
- (b) Engagement in aerial activity other than as a passenger in any properly licensed private and/or commercial aircraft;
- (c) Engagement in a sport as an occupation and/or in a professional capacity where You could earn income or remuneration from engaging in such sport;
- (d) Suicide or attempted suicide or intentional self-injury, or from deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained while You are in a state of insanity;
- (e) Any criminal or intentional act and breaking of any government laws and regulations on Your part;
- (f) Any treatments arising from pregnancy, miscarriage (except if miscarriage is caused by an Accident as provided under this Policy), abortion, childbirth, sterilisation, contraception as well as treatment for infertility;
- (g) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any infection by Human Immunodeficiency Virus (HIV);
- (h) Provoked assault, intoxication, drugs abuse or insanity;
- (i) General check-up, convalescence, custodial or rest cure;
- (j) Dental disease, dental care or surgery, cosmetic or plastic surgery or any elective surgery unless necessitated by Injury;
- (k) health supplements including but not limited to vitamins, prebiotics, probiotics and skin care products whether prescribed by a Doctor or purchased over the counter;
- (l) Any congenital anomalies or physical impairment;
- (m) Any mental, psychiatric and/or nervous disorders including anxiety or depression, sleep disorders, alcoholism and drug related treatment;
- (n) Pre-existing Condition;
- (o) Any Injury directly or indirectly caused by any kind of disease, illness, virus, bacterial or any other kind of infection howsoever caused. This exclusion shall not apply to Injuries resulting from Food Poisoning and Insects or Animals Bites.
- (p) Any expenses incurred under the emergency medical evacuation benefit for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (q) Serving in any branch of the military or armed forces of Singapore, while on duty except while You are serving under Enlistment Act (Cap.93), for a period not exceeding 40 days during the Policy period; or
- (r) Driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test.





## **2. War**

We will not cover any loss damage, injury or liability directly or indirectly caused or contributed to by war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power.

## **3. Nuclear Risks**

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

## **4. Economic Sanctions**

The Insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

## **D. Your Policy Conditions**

### **1. Geographical Limits**

The coverage under this Policy is 24 hours a day, worldwide unless otherwise endorsed or amended.

### **2. Governing Law**

This Policy is governed by the laws of Singapore.

### **3. Burden of Proof**

If We allege that by reason of any of the exclusions under Part C above, any loss, damage, injury or liability is not covered by this Policy, the burden of proving the contrary shall be on You.

### **4. Duty of Disclosure**

As explained in Part A of this Policy, all information You provide to Us in the Application Form and through any other means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You and on what terms.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us or if there is any fraud, misstatement or concealment in respect of this Policy or of any claim, You may not receive any benefits under this Policy and/or We may cancel or void this Policy.

### **5. Eligibility**

- (a) Entry age is from age 16 to 65 years old (at last birthday)
- (b) Cover for Your Dependent Child is from 15 days to 18 years of age (or up to 25 years of age for full time students in a recognised tertiary institution).
- (c) If You and/or Your Spouse is below 21 years old, You will not be eligible for cover under Selected Plans 3 and 4.
- (d) If You are in Occupational Class 4, You will not be eligible for cover under this Policy.

### **6. Exclusion of Third Party Rights**

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001(Cap.53B) to enforce any of its terms.

### **7. Reasonable Care**

You must take all reasonable care to avoid or mitigate the occurrence of any circumstance which may lead to a claim under this Policy

### **8. Change of Occupation**

You must inform Us and obtain Our written agreement when You change Your Occupational Class than what was disclosed during the application. Our written consent may be subject to the payment of additional premium. We will not pay nor be liable for any claim if You fail to disclose to Us the change in Your Occupational Class.

### **9. Change in Country of Residence**

You must inform Us in writing of any change in Your country of residence. A change in the country of residence will be deemed to mean You are living or intending to live in another country other than Your country of residence at the Effective Date of this Policy, for more than 183 consecutive days. Upon receipt of such information, We may at Our option continue to cover You on the same terms and conditions or terminate this Policy.



#### **10. Occupation Class**

We reserve the right to cancel this Policy from the Inception Date should an incorrect Occupational Class be indicated.

#### **11. Notification and Claims Procedures**

You may download the claim form from our website <https://www.aig.sg/personal-claims/pa-health-claim>. The claim form must be returned to Us fully completed within 30 days upon Your receipt of the form together with all supporting documents to prove Your loss. You must, at any time upon Our request and at Your own cost, submit any other documents in support of the claim as soon as possible and in any event within 60 days after receipt notice of such requirement.

#### **12. Receipts**

We will not be committed by any notice of any trust, charge, lien, assignment or other dealing with this Policy and Your receipt of any compensation payable under this Policy will in all cases be effectual discharge of Our liability. In the event of any successful claim or demand made by any person or entity as beneficiaries in respect of the compensation paid to You, You agree to indemnify Us in full.

#### **13. Medical Examination and Treatment**

You will at Your expense furnish to Us all such medical reports, certificates, information and evidence as may be required by Us and You will whenever required to do so, arrange to submit to medical examination by Doctors appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Doctor and Your Doctor, the opinion of Our Doctor will prevail and be binding on You or Your estate. Where medical certificates / reports are required to be furnished, We will only accept medical certificates / reports issued by a Doctor. Certificates or reports issued by a traditional chinese medical practitioner will not be accepted.

In the course of Our claims process, You are to render full cooperation to Us and to Our appointed service providers, vendors and experts, including providing face to face interviews, if and when required.

#### **14. Payment of benefits**

Subject to Section 49L and Section 49M of the Insurance Act (Cap. 142), We will pay all benefits to You or Your estate in the event of Your death. In the case of Your Dependent Child, all payment of benefits will be made to You. The receipt of any benefit payable under this Policy to You or Your legal representatives shall constitute full and final discharge of Our liability under this Policy.

#### **13. Cancellation**

We may cancel this Policy by giving You 7 days' notice at Your last known address. You may also cancel this Policy by writing to Us.

We will refund 80% of the premium less a pro-rated amount to cover the period when You were covered under this Policy.

You will not receive any refund of premium if on or before cancellation of this Policy:

- a claim has arisen
- You have not promptly paid the premium due

If this Policy is cancelled before the Effective Date of this Policy, You shall pay us an administrative fee of S\$25 (before GST).

#### **14. Termination of Policy**

This Policy will immediately terminate on the happening of any one of the following events:

- i. on the date You attain sixty-six (66) years of age;
- ii. in the case of Your Dependent Child, on the date on which he/she attains the age of 18, (or 25 years of age if he/she is a full time student in a recognised tertiary institution);
- iii. upon Your death;
- iv. when any premium due is not paid in accordance to the Payment Before Cover Warranty clause under this Policy; and
- v. when more than 50% under the Accidental Death & Permanent Disablement Compensation Table is paid for any one Injury

For the avoidance of doubt, refund of premium or a proportionate part thereof is not applicable in respect of termination under this clause.

#### **15. Duplication of Cover and Other Insurance Cover**

If You make a valid claim under this Policy, and have more than one Policy with Us which is the same product and provides the same cover, We will consider You to be insured under the Policy which provides the highest benefit level. If the cover is for reimbursement of costs, expenses or third party liability payments and You have more than one Policy





with Us which provide the same or similar cover but which are not identical products, such costs, expenses or third party liability payments will be distributed proportionately between the policies based on the proportion of the cover limit. If however the cover is for reimbursement of costs, expenses or third party liability payments and You have insurance with other insurers providing the same or similar cover, We will only pay You Our proportion of the cover limit of Your claim based on the total number of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under this Policy and any other Policy(ies) You have with Us.

#### 16. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

#### 17. Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.

#### 18. 14 Days Free Look Privilege

You have 14 days from the receipt of this Policy to examine its terms and conditions. You may cancel this Policy within this 14 days period by written request to Us. If there is no claim made within this 14 days period, We will refund You any premium paid. If this Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Once this Policy is cancelled, We will have no liability under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting this Policy. This provision is not applicable to any policies with terms of cover of less than a year and to renewals.

#### 19. Pair and Set (Applicable only to Damage to Personal Effects & Home Contents benefits)

Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set.

Our payment will exclude any special value which such item may have as a pair or set.

#### 20. Premium Payment for Annual Renewals

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

#### 21. Premium Payment for Monthly Renewals

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

#### 22. Payment Before Cover Warranty

Notwithstanding anything contained in this Policy, You agree and acknowledge that:

- (e) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of this Policy or renewal certificate.
- (f) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date, then the Policy or renewal certificate will be deemed to be cancelled immediately and no benefits will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or renewal certificate.
- (g) In respect of coverage with a "Free Look" provision, You may return the original Policy document to Us or Our intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been notified or made under this Policy.
- (h) If payment of full premium is to be made by credit card or bank GIRO whether monthly, annually or at such periods as may be agreed, the submission to Us of a complete and properly signed direct debit authorisation form (or such other form as may be required by the card centre, bank or Us) to Us on or before the Effective Date will be deemed to be payment received by Us, subject to clause (e) below.
- (i) In the event of any rejection by the card centre or bank of the direct debit authorization form (or such other form as referred to in clause (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason), We will allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should the second attempt fail for any reason, the Policy or renewal certificate will be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or renewal certificate.



### **23. Validity of Remainder of Policy**

In the event that any portion of this Policy is found to be invalid or unenforceable, the remainder of this Policy will remain valid, in full force and effect.

### **24. Data Use**

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in this Application Form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- a. Our group companies;
- b. Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- c. brokers, Your authorized agents or representative, legal process participants and their advisors, other financial institutions;
- d. governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in Our Data Privacy Policy which include:
  1. Processing, underwriting, administering and managing Your relationship with Us;
  2. Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
  3. Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
  4. Managing Our infrastructure and business operations; and
  5. Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at <http://www.aig.sg/privacy>.

If You have not opted out, You have also consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) Enroll You in contests, prize draws and similar promotions
- (b) Contact You to market other insurance, and/or Our, Our group companies and/or Our business partners' financial products and/or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at [singaporedataprotectionofficer@aig.com](mailto:singaporedataprotectionofficer@aig.com).

### **25. Insurance Act (Cap.142)**

This Policy is issued in Singapore and is subject to the Insurance Act (Cap.142).

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- You have a pass or permit required under the Immigration Act (Cap.133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

### **26. Written Notice**

Every notice or communication to be made under this Policy shall be given in writing to Us either via post or electronic mail (e-mail).

### **27. Currency**

All benefits payable under this Policy will be in Singapore dollars. When a claim is made by You for losses incurred in a foreign currency, We will pay You in Singapore dollars based on the prevailing currency exchange rate determined by Us.

### **28. Assignment**

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment.



### 29. Compliance with Policy Provisions

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

### 30. Entire Contract

This Policy, Policy schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

## E. Your Policy Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, Policy schedule and where applicable, certificate of insurance, hold cover letter/cover note and Endorsement.

**Accident** means a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the Policy Period.

**Accidental Death** means death as a result of an Accident.

**Act of Terrorism** means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf of or in connection with any organization or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

**Acquired Immune Deficiency Syndrome or AIDS** shall have such meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a sero-positive test for HIV provided that:

- a) **Malignant Neoplasm** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).
- b) **Opportunistic Infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

**Activities of Daily Living** means the following activities which an Insured Person can undertake on their own without any assistance::

- a) **Washing** means the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- b) **Dressing** means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- c) **Feeding** means the ability to feed oneself once food has been prepared and made available;
- d) **Toileting** means the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- e) **Mobility** means the ability to move indoors from room to room on level surfaces;
- f) **Transferring** means the ability to move from a bed to an upright chair or wheelchair and vice versa;

**Application Form** refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

**Business Trip** means a period of authorised overseas business travel undertaken by You from the departure date until You return to Singapore.

**Comatose State** means a state of profound unconsciousness, characterized by the absence of spontaneous eye openings, response to painful stimuli, and vocalization. This diagnosis must be supported by a Doctor with evidence of all of the following:

- a) No more than Glasgow Coma Score of 6 for at least 72 consecutive hours;
- b) Life support measures are necessary to sustain life; and
- c) Brain damage resulting in Permanent Neurological Deficit.

For the above definition, medically induced coma and coma resulting directly from alcohol or drug abuse are not included.

**Common Carrier** means any land, water or air conveyance operating under a valid license in the country that You are in, for



the transportation of passengers for hire and which operate fixed, established and regular schedules and routes. It does not mean taxis, nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

**Community Hospital** means any approved community hospital under the relevant government laws and regulations that provides medical services for patients who require a short period of continuation of care immediately after their discharge from a Hospital. It does not refer to a clinic, a nursing home, rest home, palliative care, hospice, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioural disorders, sanatorium, home for the aged or similar establishment even if located at the same place.

**Complementary or Alternative Medicine** means treatment(s) by a registered herbalist, chiropractor, acupuncturist, osteopath or bonesetter all licensed under any applicable laws including traditional Chinese medical practitioners registered with the Traditional Chinese Medicine Practitioners Board. These treatments cannot be administered by You, Your spouse, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption. For the avoidance of doubt, the types of registered practitioners under this definition are not considered Doctors as defined.

**Contents** means Your furniture, home appliances, clothing and valuables kept within the Residences that belonging to You and/or Your immediate family and/or domestic worker permanently residing with You.

**Critical Illness** means the following conditions:-

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End Stage Kidney Failure

1. **Major Cancer** means a malignant tumour positively Diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma. Major Cancer Diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- (a) All tumours which are histologically classified as any of the following:
  - Pre-malignant;
  - Non-invasive;
  - Carcinoma-in-situ (Tis) or Ta;
  - Having borderline malignancy;
  - Having any degree of malignant potential;
  - Having suspicious malignancy;
  - Neoplasm of uncertain or unknown behaviour; or
  - All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- (b) Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- (c) Malignant melanoma that has not caused invasion beyond the epidermis;
- (d) All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- (e) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- (f) All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- (g) All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- (h) All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- (i) Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- (j) All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- (k) All tumours in the presence of HIV infection.

2. **Heart Attack of Specified Severity** means death of heart muscle due to ischaemia, that is evident by at least three of the following criteria proving the occurrence of a new heart attack:

- (a) History of typical chest pain;
- (b) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block;
- (c) Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above;
- (d) Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be done by a certified cardiologist.



For the above definition, the following are excluded:

- (a) Angina;
- (b) Heart attack of indeterminate age; and
- (c) A rise in cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml

**3. Stroke with Permanent Neurological Deficit** means a cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, intracerebral embolism and cerebral thrombosis resulting in Permanent Neurological Deficit. This Diagnosis must be supported by all of the following conditions:

- (a) Evidence of permanent clinical neurological deficit confirmed by a neurologist at least 6 weeks after the event; and
- (b) Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques consistent with the Diagnosis of a new stroke.

The following are excluded:

- (a) Transient Ischaemic Attacks;
- (b) Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease;
- (c) Vascular disease affecting the eye or optic nerve;
- (d) Ischaemic disorders of the vestibular system; and
- (e) Secondary haemorrhage within a pre-existing cerebral lesion.

**4. Coronary Artery By-pass Surgery** means the actual undergoing of open-chest surgery or Minimally Invasive Direct Coronary Artery Bypass surgery to correct the narrowing or blockage of one or more coronary arteries with bypass grafts. This Diagnosis must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered medically necessary by a consultant cardiologist.

Angioplasty and all other intra-arterial, catheter-based techniques, 'keyhole' or laser procedures are excluded.

**5. End Stage Kidney Failure** means chronic irreversible failure of both kidneys requiring either permanent renal dialysis or kidney transplantation.

**Dependent Child(ren)** means Your legal unmarried child(ren) who is/are between the ages of 15 days to 18 years or up to 25 years for full time students in a recognized tertiary institution and who is/are dependent upon You for at least 50% of his/her maintenance and support.

**Diagnosed / Diagnosis** means the definitive diagnosis made by a Doctor based upon such specific evidence, as referred to in the definition of the particular illness concerned, or in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us. Such diagnosis must be supported by Our Doctor who may base his/her opinion on the medical evidence which You submitted and/ or any additional evidence that he/she may require. In the event of any dispute or disagreement regarding the appropriateness or correctness of the Diagnosis, We will have the right to call for Your examination, or the evidence used in arriving at such Diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by Us and the opinion of such expert as to such Diagnosis shall be binding to both You and Us.

**Disablement** means physical impairment resulting from Injury that is caused solely and directly from an Accident and is independent of all other causes.

**Doctor** means a qualified and registered medical practitioner licensed under local applicable laws and acting within the scope of his/her licensing and training. This does not include the types of registered practitioner(s) listed under the definition of Complementary or Alternative Medicine. The attending Doctor must not be You, or Your business partner, employer, employee, agent, or a person who is related to You in any way by blood, marriage or adoption.

**Effective Date** means the later of:

- (a) the Inception Date as specified on the Policy schedule,
- (b) the first date Insured Person was covered under this Policy,
- (c) the effective date any additional cover or increased sum insured is granted to the Insured Person while they are covered under this Policy, only in respect to the additional cover or increased sum insured, or
- (d) the last reinstatement date of this Policy.

**Endorsement** means a written notice informing Insured Person of any change in information under this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

**Event Ticket** means a ticket issued either by paper or in electronic form, granting admission or participation on a fixed date to a sports event, musical, concert, theatrical or drama performance, festival, exhibition or entertainment event which is open to the general public.

**Finger** means a digit of a hand.





**Glasgow Coma Scale (GCS)** means an internationally recognised neurological scale which aims to give a reliable and objective way of recording the state of a person's consciousness for initial as well as subsequent assessment.

**Gainfully Employed** means Insured Person receiving a regular Income from any employment at the time of claim.

**Hospital** means any institution lawfully operated for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery (including operating theatres) in the same premises, with 24 hours daily nursing service by registered graduate nurses and operated under the supervision of Doctor(s). It does not refer to a clinic, a nursing home, rest home, convalescence, palliative care, hospice or rehabilitation centres, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioural disorders, sanatorium, any transitional care centre or home for the aged or similar establishment; even if located at the same place.

**Hospital Confinement** means admission in a Hospital or a Community Hospital as a registered patient for an overnight stay upon the recommendation of a Doctor and for which the Hospital charges You for room and board.

**Illness** or Sickness means a physical condition marked by a pathological deviation from the normal healthy state.

**Inception Date** means the commencement date of insurance at inception as specified in this Policy.

#### **Income**

- (i) for a salaried Insured Person means the average gross weekly income earned as stated in the employment contract before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (ii) for a salary packaged Insured Person means the average gross weekly value of the income package earned as stated in the employment contract (including, but not limited to wages and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances) before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (iii) for a self-employed Insured Person in trade, business, profession or vocation means the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income;

are all derived during the 12 calendar months period immediately preceding the Injury giving rise to the claim under this Policy. Income earned through interest, dividend, rental, royalty, pension, annuities, charges and estate/trust income are excluded.

**Infectious Disease** means:

- a) any infectious disease first contracted in Singapore during the Policy Period, which is classified as an 'Infectious Disease' under Section 2, the 'First Schedule' and the 'Second Schedule' of the Infectious Disease Act, Cap 137, and
- b) Requires notification to Singapore's Ministry of Health as per Section 6 of the Infectious Disease Act, Cap 137, within 24 hours upon diagnosis by a Doctor.

**Injury** means a bodily injury which is sustained by You within 365 days from the date of the Accident during the Policy Period and is caused by an Accident solely and independently of any other causes including but not limited to any Illness, pre-existing or congenital condition.

**Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Medical Expenses** means any actual, reasonable and necessary expenses incurred by You within 365 days of sustaining Injury for:-

- a. Hospital Confinement;
- b. Doctor's consultation;
- c. ambulance service;
- d. medical and surgical treatment
- e. X-ray;
- f. nursing treatment;
- g. medical supplies; and
- h. dental treatment where such treatment is necessarily incurred to restore sound and natural teeth following an Accident.

It includes costs incurred for treatment by a physiotherapist provided with referral by the attending Doctor but does not include costs incurred for treatments provided by chiropractors or alternative and/or traditional medical practitioners, including traditional Chinese medicine practitioners.

**Occupational Class** means the risk level associated with an occupation and encompasses the following 4 classes:

Class 1 (Very Light Occupational Hazards): Occupations that are professional, executive, administrative, managerial or clerical in nature which do not involve superintending or engaging in manual work.





**Class 2 (Light Occupational Hazards):** Occupations that are skilled/semi-skilled in nature or in wholesale or retail trade, which involve superintending but not engaging in manual work and which do not require exposure to any hazards.

**Class 3 (Medium Occupational Hazards):** Occupations that are skilled in nature and which involve manual work but does not require use of equipment or machinery. This includes but is not limited to skilled trades such as plumbing, light carpentry, dry cleaning and food service, but excludes offshore risks, working at great heights or depths.

**Class 4 (High Occupational Hazards):** Occupations that are hazardous in nature such as those involving the use of heavy machinery (cranes, forklifts, vehicles requiring a Class 4 or above driving license), welding, woodworking related, construction work, working at heights exceeding 30 feet above ground or floor level, diving, offshore work, ship crew, working on board vessels or oil rig platforms and/or chemicals and/or explosive materials, underground work, manual work in hazardous places and occupations that require the handling of hazardous chemicals.

**Parent** refers to Your father and mother, regardless of whether biological, step or adoptive parent

**Permanent** means lasting for at least 365 consecutive days and at the end of that time is certified by a Doctor as being beyond hope of improvement and will in all probability continue for the remainder of the Insured Person's natural life.

**Permanent Neurological Deficit** means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the insured person. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

**Policy** means the Application Form, Policy terms and conditions, including any information provided or declaration made by You or on Your behalf, Policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and any Endorsement to this Policy.

**Policyholder** means the person named in the Policy schedule, who may or may not be insured under this Policy.

**Pre-existing Condition** means any Illness, disease or other condition which You suffer prior to the Inception Date and which:

- (a) first manifested itself, worsened, became acute or exhibited symptoms prior to the Effective Date which would have caused any ordinarily prudent person to seek diagnosis, care or treatment; or
- (b) requires You to take prescribed drugs or medicine; or
- (c) was treated by a Doctor or treatment had been recommended by a Doctor.

**Residence** means the dwelling place You ordinarily live in at the time of occurrence of an event giving rise to a claim under this Policy.

**Selected Plan** means the plan which You selected at the time of application for this Policy and as stated in the Policy schedule.

**Spouse** means Your legal husband or wife.

**Strike, Riot or Civil Commotion** means:-

- a) the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance; or
- b) the intentional act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or minimizing the consequences of such act;

but does not apply to any accident, loss, damage or liability (except as legally required ) which is directly or indirectly caused by or contributed to or arising out of or in connection with:

- i. war, invasion, or other acts of foreign powers or warlike operations (whether war is declared or not), civil war; or
- ii. mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of such government by terrorism or violence or by the direct or indirect consequences of any of the said occurrences.

**Temporary Total Disablement** means Injury that entirely disables and prevents You from attending to any part of Your ordinary business, profession or occupation (of any and every kind) and which is not Permanent.

**Theft** means the dishonest and illegal act of theft, burglary, robbery or stealing committed against You and for which occurrence an official report is lodged or made to the police or recognised government law enforcement agency within a



reasonable period of time of its occurrence.

**Thumb** means the first digit of a Hand.

**Toe** means a digit of the Foot.

**Total Disablement** means Injury which solely, directly and totally disables and prevents You from attending to Your business, profession or occupation (of any and every kind) or if You have no business, profession or occupation, from performing three or more Activities of Daily Living.

**Total Loss** means

- a) In the case of a Limb
  - i) Loss by Permanent physical severance of the Limb; or
  - ii) Permanent total and irrecoverable loss of use of the Limb.
- b) In the case of a loss of Thumb, Finger or Toe
  - i) Loss by Permanent physical severance of the entire Thumb, Finger or Toe; or
  - ii) Permanent, total and irrecoverable loss of use of a complete Thumb, Finger or Toe.
- c) In the case of loss of sight
  - i) Permanent, total and irrecoverable physical loss of one or both eyes; or
  - ii) Permanent, total and irrecoverable loss of the sight of one or both eyes.
- d) In the case of loss of speech  
Permanent, total and irrecoverable loss of speech resulting in the inability to articulate any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.
- e) In the case of loss of hearing  
Permanent, total and irrecoverable loss of hearing in one or both ears as certified by a Doctor.

**We/Our/Us** means AIG Asia Pacific Insurance Pte. Ltd.

**You/Your** means the person named as the insured person in the Policy schedule and/or the Dependent Child to whom cover under this Policy extends under Part B.

## **F. Your Policy Endorsements (where applicable)**

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the Policy Schedule under the heading "Subject to Endorsement".

### **1. Strike, Riot or Civil Commotion and Act of Terrorism**

This Policy is extended to cover You against Accidental Death or Injury as a result of Strike, Riot, Civil Commotion or any Act of Terrorism. We will not pay for any claim arising out of or in connection with Your own participation or provocation of any such actor if such act could reasonably have been avoided by You.

### **2. Hijack, Murder and Assault**

This Policy is extended to cover Accidental Death or Injury as a result of You being a victim of hijack, murder or assault. We will not pay for any claims arising out of or in connection with Your own participation or provocation of any such act.

### **3. Drowning and Suffocation**

This Policy is extended to cover against Accidental Death or Injury as a result of drowning or suffocation by poisonous fumes, gas or smoke. We will not pay for any claim for such Injury arising out of or in connection with Your wilful or intentional act.

### **4. Exposure and Disappearance**

This Policy is extended to cover You if You are exposed to the elements due to an Accident and You suffer an Injury or die as a result of such exposure.

If Your body has not been found within 365 days after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which You were travelling at the time of the Accident We will presume that You died from this Accident. This is subject to a signed undertaking by Your legal representative that if this presumption is subsequently found to be wrong, any payment made under this Policy will be refunded to Us.

### **5. Motor Cycling**

This Policy is extended to cover You when you are motor-cycling (whether as a licensed rider or a pillion-rider), provided that at the time of the Accident, You are wearing a safety helmet, abiding by all applicable road laws of that country that You are travelling in, and not engaging in or practising for any racing or hill climbing contests, reliability trial sand speed or duration testing.



**6. Unscheduled Flight**

This Policy is extended to cover You as a passenger in any properly licensed private aircraft and/or helicopter forming part of a Business Trip whilst You are travelling outside Singapore.

**7. Miscarriage Due To An Accident**

This Policy is extended to cover You if You sustain an Injury and as a result suffer a miscarriage. The miscarriage must not be attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

**8. Reservist Training**

This Policy is extended to cover peace time Singapore reservist duty (under Section 14 of the Enlistment Act Cap.93 of the Republic of Singapore) for a period not exceeding 40 days.

**9. Food Poisoning**

This Policy is extended to cover You if You suffer from food poisoning.

**10. Insect/Animal Bites**

This Policy is extended to cover You if You suffer Injury caused by an insect or animal bite provided that such event does not arise as a result of Your wilful or intentional act. This section also extends to cover dengue fever.

**11. No Claims Bonus**

The sum insured in respect of Accidental Death & Permanent Disablement as stated in the Policy schedule will, upon each annual renewal, increase by 5% of the Original Sum Insured provided that:

- a) no claim had been made during the period of insurance immediately preceding the renewal;
- b) the increase will only be applicable during the first 5 years from the first issuance of the Policy and up to a maximum of 25% of the Original Sum Insured;
- c) there has been no interruption of cover in or between the first 5 years of the Policy period; and
- d) if any claim has been paid during any time of the 5 year period, the sum insured for the next renewal would be considered as the preceding year's sum insured.

Original Sum Insured means the sum insured for Accidental Death & Permanent Disablement provided in the first year that You are insured under this Policy. In the event there is a change in the Selected Plan, the Original Sum Insured shall mean the sum insured, before any bonus is applied:

1. on the first day of cover in the year in which the change was effected mid-term; or
2. on the first day of cover in the year in which the change was effected at renewal.

**IMPORTANT NOTICE**

The statement below only applies to Basic Benefits and Add-On Benefits (excluding Pet Care, Reimbursement of Event Tickets and Damage to Personal Effects):

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).