



## SAPPHIRE ENHANCED

### 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 Coverage

#### Accidental Death & Permanent Disablement

In the event of an Accident and You sustain an Injury resulting in Your Accidental Death or Permanent Disablement, We will pay You a percentage of sum insured for this benefit in the manner described in the compensation table below, up to the sum insured as stated in the policy schedule:

Compensation Table		
	Loss	% of Sum Insured
1.	Accidental Death	100%
2.	Permanent Total Disablement	150%
3.	Loss of or the Permanent total Loss of Use of two Limbs	150%
4.	Loss of or the 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.	Loss of or the Permanent total Loss of Use of one Limb and Loss of Sight of one eye	150%
8.	Loss of Speech and Hearing	150%
9.	Permanent and incurable insanity	100%
10.	Permanent total Loss of Hearing (a) both ears (b) one ear	75% 25%
11.	Loss of Speech	50%
12.	Permanent total loss of the lens of one eye	50%
13.	Loss of or the Permanent total Loss of Use of four Fingers and thumb of (a) right hand (b) left hand	70% 50%
14.	Loss of or the Permanent total Loss of Use of four Fingers of (a) right hand (b) left hand	40% 30%
15.	Loss of or the Permanent total Loss of Use of one thumb (a) both right phalanges (b) one right phalanx (c) both left phalanges	30% 15% 20%



	(d) one left phalanx	10%	
16.	Loss of or the Permanent total Loss of Use of Fingers		
	(a) three right phalanges	10%	
	(b) two right phalanx	7.5%	
	(c) one right phalanx	5%	
	(d) three left phalanges	7.5%	
	(e) two left phalanges	5%	
	(f) one left phalanx	2%	
17.	Loss of or the Permanent total Loss of Use of Toes		
	(a) all-one foot	15%	
	(b) great toe-two phalanges	5%	
	(c) great toe-one phalanx	3%	
	(d) other than great toe, each toe	1%	
18.	Fractured leg or patella with established non-union	10%	
19.	Shortening of leg by at least 5 cm	7.5%	
20.	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%

We will not pay You more than 150% of the sum insured for this benefit as specified in the policy schedule.

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 13 to 16 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.

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.

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.

**Weekly Benefit for Temporary Total Disablement**

In the event You sustain an Injury resulting in Temporary Total Disablement 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) beyond 104 weeks for any one injury;
- (b) if proper medical treatment from a Doctor is not obtained immediately; and
- (c) if You are not gainfully employed when the Accident happens. 'Not gainfully employed' includes but is



not limited to full time housewives/househusbands, retirees and students but does not include part time work with monetary income.

#### **Traditional Chinese Medicine/Treatment**

We will reimburse You the expenses paid to a Chinese Doctor / chiropractor for Traditional Chinese Medicine/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.

If You are reimbursed for the Traditional Chinese Medicine/Treatment 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 of the mobility aid or wheelchair. This will also include the cost of ambulance service to return You to Your normal place of 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 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.

#### **Dependent Child's Cover**

If You and Your Spouse are insured under the same Selected Plan in this same Policy, each Dependent Child will be covered for up to 20% of the sum insured for Accidental Death & Permanent Disablement, Accident Medical Reimbursement, Traditional Chinese Medicine and Mobility Aid and Ambulance Services Reimbursement on the same terms as stated in each of these benefits.

If You and Your Spouse are insured under different Selected Plans in this same Policy, each Dependent Child will be covered for up to 20% of the sum insured for Accidental Death & Permanent Disablement, Accident Medical Reimbursement, Traditional Chinese Medicine and Mobility Aid and Ambulance Services Reimbursement under the plan with the lower sum insured. Coverage for Your Dependent Child will be on the same terms as stated in each of these benefits, but on a lower sum insured.

If You are married and purchasing this Policy without Your Spouse, or if You are a single parent I widow I widower I divorcee, You will have to pay an additional 50% of Your premium in order to cover Your Dependent Child(ren) for up to 20% of the sum insured for Accidental Death & Permanent Disablement, Accident Medical Reimbursement, Traditional Chinese Medicine and Mobility Aid and Ambulance Services Reimbursement. Coverage for Your Dependent Child will be on the same terms as stated in each of these benefits.

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 20% of the sum insured for Accidental Death & Permanent Disablement, Accident Medical Reimbursement, Traditional Chinese Medicine and Mobility Aid and Ambulance Services Reimbursement under the policy with the highest sum insured. Coverage for Your Dependent Child will be on the same terms as stated in each of these benefits, but on the higher sum insured.

**The following benefits are applicable only if specified in the policy schedule:**

#### **Daily Hospital Income**

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) days.

#### **Emergency Medical Evacuation**

In the event of an Injury while You are travelling outside Singapore and if in the opinion of AIG Travel Asia

**AIG Asia Pacific Insurance Pte. Ltd.**

AIG Building  
78 Shenton Way, #07-16  
Singapore 079120  
[www.aig.com.sg](http://www.aig.com.sg)  
Co.Reg.No. 201009404M



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.

**Lifestyle Maintenance**

In the event of Your Accidental Death, We will pay the monthly amount specified as the sum insured for this benefit as stated in the policy schedule for 12 months being a Lifestyle Maintenance benefit. At Our discretion, We may also pay this benefit in one lump sum.

**Compassionate Allowance**

In the event of Your Accidental Death, We will pay the sum insured for this benefit as stated in the policy schedule being a Compassionate Allowance benefit.

**Child Support Fund**

In the event of Your Accidental Death, We will pay the sum insured for this benefit as stated in the policy schedule for each Dependent Child being the Child Support Fund benefit.

**C. Your Policy Exclusions**

**1. General Exclusions**

We will not pay nor be liable for any Injury sustained by You, resulting from:

- (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, intentional or illegal 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) Any congenital anomalies or physical impairment;
- (l) Any mental, psychiatric and/or nervous disorders including anxiety or depression, sleep disorders, alcoholism and drug related treatment;
- (m) Pre-existing Condition;
- (n) Any kind of disease, illness, virus, bacterial or any other kind of infection howsoever caused (with the exception of Food Poisoning and Insects/Animals Bite);
- (o) 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;
- (p) 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;
- (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. 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.

**5. Economic Sanctions**

If, by virtue of any law or regulation which is applicable to Us, Our parent company or Our ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to You is or would be unlawful because it breaches an applicable embargo or sanction, We shall provide no coverage and have no liability whatsoever nor provide any defense to You or make any payment of defense costs or provide any form of security on Your behalf to the extent that it would be in breach of such embargo or sanction.

**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 70 years old (at last birthday), with renewal up to age 75 years old.
- (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) Cover for Occupational Class 3 is subject to 100% premium loading for basic benefits as stated in the policy schedule under Selected Plans 1, 2 & 3 only and no cover is provided for any comprehensive benefits under the Selected Plans 1, 2 & 3.
- (e) If You are in Occupational Class 4, You will not be eligible for cover under this Policy.

**6. 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.

**7. 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.

**8. Occupation Class**

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

**9. Notification and Claims Procedures**

Upon receipt of a notice of claim, We will furnish You with a claim form. This claim form must be returned to Us fully completed within 30 days upon Your receipt of the form together with supporting documents to prove Your loss. You must at any time upon Our request, 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.

**10. 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.

**11. 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 I reports issued by a Doctor. Certificates or reports issued by a Chinese Doctor 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.

**12. To Whom Indemnities Are Payable (as may be applicable)**

(a) In respect of Your coverage under this Policy:

If You have made a valid revocable nomination under Section 49M of the Insurance Act (Cap. 142), Your death benefits under this Policy are payable to Your nominated beneficiary I beneficiaries and all Your other benefits under this Policy are payable to You or Your estate (in the event of death). If You have made a valid trust nomination under Section 49L of the Insurance Act, all Your benefits under this Policy are payable to Your appointed trustee, in trust for Your nominated beneficiary I beneficiaries. If You have not made any valid nomination under Sections 49L or 49M of the Insurance Act, all Your benefits under this Policy are payable to You or Your estate (in the event of death). Receipt by You or Your legal personal representative, Your nominated beneficiary /beneficiaries or Your appointed trustee (as the case may be) alone will be an effectual discharge of Our liability except under the Emergency Medical Evacuation benefit.

(b) In respect of Your Spouse's coverage under this Policy:

We will pay all benefits in respect of Your Spouse to You or Your Spouse's estate (in the event of death). Receipt by You or the Your Spouse's legal personal representative alone will be an effectual discharge of Our liability except under the Emergency Medical Evacuation benefit.

(c) In respect of Your Dependent Child's coverage under this Policy:

We will pay all benefits in respect of Your Dependent Child to You or to Your estate (in the event of death) for the sole benefit of Your Dependent Child. The receipt by You or Your Dependent Child's legal personal representative alone will be an effectual discharge of Our liability except under the Emergency Medical Evacuation benefit.

**13. Cancellation**

- (a) We may cancel this Policy by giving You 7 days' notice at Your last known address.
- (b) 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:

- (a) on the date You attain seventy-six (76) years of age;
- (b) 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);
- (c) upon Your death; and
- (d) when any premium due is not paid in accordance to the Payment Before Cover Warranty



clause under this Policy.

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. 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-day period by written request to Us. If there is no claim made within this 14 day 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. 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.

**20. 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.

**21. Payment Before Cover Warranty**

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

- (a) 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.
- (b) 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.

- (c) 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.
- (d) 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.
- (e) 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.

**22. 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.

**23. 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:
  - Processing, underwriting, administering and managing Your relationship with Us;
  - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
  - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
  - Managing Our infrastructure and business operations; and
  - 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.com.sg/sg-privacy\\_1030\\_237853.html](http://www.aig.com.sg/sg-privacy_1030_237853.html).

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:

- (i) Enroll You in contests, prize draws and similar promotions
- (ii) 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)



24. **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.

25. **Written Notice**

Every notice or communication to be made under this Policy shall be given in writing to Us.

26. **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.

27. **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.

28. **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.

29. **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, unforeseen and fortuitous event which results in You suffering death, Disablement or Injury.

**Accidental Death** means death by or 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 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 Washing, Dressing, Feeding, Toileting, Mobility and Transferring:

- **Washing** means the ability to wash in the bath, or shower or wash by other means.
- **Dressing** means 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.
- **Feeding** means the ability to feed oneself food after its preparation and being made available.
- **Toileting** means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- **Mobility** means the ability to move indoors from room to room on level surfaces.
- **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.

**Chinese Doctor** refers but is not limited to a registered herbalist, acupuncturist and bonesetter and who is licensed under local applicable laws. The attending Chinese Doctor shall not be You, or Your business partner, employer, employee, agent, or a person who is related to You in any way.

**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.

**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.

**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. 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.

**Effective Date** means the commencement date of insurance, whether at inception or upon renewal, as specified in the period of insurance under this Policy.

**Endorsement** means a change of information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.



**Hospital** means a place that:

- (a) holds a valid license (if required by law);
- (b) operates primarily for the care and treatment of sick or injured persons;
- (c) has a staff of one or more Doctors available at all times;
- (d) provides 24- hour nursing service and has at least one registered professional nurse on duty at all times;
- (e) has organized diagnostic and surgical facilities, either on premises or in facilities available at the Hospital on a pre-arranged basis; and
- (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.

**Hospital Confinement** means admission in a 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.

**Injury** means bodily Injury which is sustained by You within 365 days from the date of an Accident and during the period of insurance and is caused by an Accident solely and independently of any other causes.

**Loss of Use of Limb(s)** means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

**Loss of Use of Fingers or Toes** means complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

**Loss of Sight** means the entire irrecoverable loss of sight.

**Loss of Speech** means the disability in articulating 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.

**Loss of Hearing** means permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz  $1/6$  of (a+2b+d) is above 80dB

**Medical Expenses** means expenses incurred by You within 365 days of sustaining Injury for:-

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

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

All 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.

**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&/or chemicals and/or explosive materials, underground work, manual work in hazardous places and occupations that require the handling of hazardous chemicals.

**Permanent** means lasting 365 days from the date of Accident and at the expiry of that period is beyond hope of improvement.

**Policy** means the Application Form, policy terms and conditions, 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 Effective Date and which:

- (a) first manifested itself, worsened, became acute or exhibited symptoms prior to the Effective Date which would have caused any reasonable 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.

**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) or if You have no business, profession or occupation, from performing three or more Activities of Daily Living for a continuous and uninterrupted period of time and which is not permanent.

**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.

**Traditional Chinese Medicine/Treatment** means treatment or medicine prescribed by a Chinese 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.

**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 act or 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 willful 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 are motor-cycling (whether as a rider or a pillion-rider) provided that at the time of the Accident, You are wearing a safety helmet, and not engaging in or practising for any racing or hill climbing contests, reliability trials and 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 willful 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**

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 websites ([www.aig.com.sg](http://www.aig.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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