

PERSONAL ACCIDENT INSURANCE POLICY

This policy ("Policy") sets out the terms and conditions of a contract of insurance between NTUC Income Insurance Co-Operative Limited and you. Please read this Policy carefully as it is a legal document.

In consideration of the payment of premium specified by us for the Insured Person, we will pay the benefits listed in this Policy in respect of the Insured Person in accordance with and subject to the terms, conditions and exclusions of this Policy.

The statements, information and/or declaration provided by you and the Insured Person, including any declaration made over the telephone, fax, or the internet at the time of application, shall form the basis of this contract.

The terms, conditions and exclusions of this Policy, the Schedule and any Endorsement(s) issued by us in respect of this Policy shall form part of this Policy.

Our maximum liability for the Insured Person in respect of one or more Accidents or occurrences shall not exceed the limits of the Sum Insured specified in the Schedule. We will indemnify you against all costs and expenses covered by this Policy, subject to documentary proof.

PART I

SCOPE OF COVER

Section 1: Accidental Death

In the event of an Accident that results in death of the Insured Person within twelve (12) months from the date of the Accident, we will pay the Sum Insured specified under Section 1 in the Schedule.

Any compensation payable under Section 1 shall be reduced by any compensation already paid under Section 2 within the same Policy Year.

Section 2: Permanent Disablement

(A) Should the Insured Person sustain a bodily injury caused by an Accident that results in any Permanent Disablement within twelve (12) months from the date of the Accident, we will pay the percentage of Sum Insured as specified in the Scale of Compensation.

Scale of Compensation

Item	Description of Disablement	% of Sum Insured as specified under Section 2 in the Schedule
a	Total paralysis or permanently bedridden	100%
b	Loss of Sight of both eyes	100%
c	Loss of Sight of one eye, except perception of light	50%
d	Loss of two limbs	100%
e	Loss of one limb	50%
f	Loss of Speech	50%
g	Loss of Hearing in both ears	50%
h	Loss of Hearing in one ear	20%
i	Loss of four fingers and thumb of one hand	50%
j	Loss of four fingers of one hand	40%
k	Loss of a thumb	25%
	- 2 phalanges	10%
	- 1 phalanx	
l	Loss of one index finger	15%
	- 3 phalanges	10%
	- 2 phalanges	5%
	- 1 phalanx	
m	Loss of any one other finger	10%
	- 3 phalanges	7%
	- 2 phalanges	3%
	- 1 phalanx	

n	Loss of metacarpals - first or second - third, fourth or fifth	3% 2%
o	Loss of all toes of one foot	15%
p	Loss of a great toe - 2 phalanges - 1 phalanx	5% 3%
q	Loss of any one other toe	3%
Third Degree Burn		
r	Head - Damage as a percentage of Total Body Surface Area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
s	Body - Damage as a percentage of Total Body Surface Area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
No compensation shall be payable if the disablement is not listed in the Scale of Compensation.		
The aggregate of all percentages of the Sum Insured payable under Section 2 in respect to any one Policy Year shall not exceed 100%.		

- (B) No compensation shall be payable under Section 2 additionally for any specific item which is part of a greater item for which compensation is payable under this Policy. In particular, if a compensation is payable for Loss of a whole member of the body, then no compensation shall be payable for Loss of part of that member.
- (C) "Loss" shall mean permanent, total and irrecoverable loss of use or by physical separation.
- (D) "Loss of Sight" shall mean medically certified permanent, total and irrecoverable loss of sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment.
- (E) "Loss of Speech or Hearing" means medically certified permanent, total and irrecoverable loss of sense of speech or hearing.

Section 3: Accidental Medical Expenses

- (A) Should the Insured Person sustain a bodily injury caused by an Accident, we will reimburse the necessary and reasonable cost of medical, surgical, Hospital, nursing home and nursing fees that are necessarily incurred, provided it is authorised by a Medical Practitioner, subject to the limit of the Sum Insured specified under Section 3 in the Schedule per Policy Year or for a period of twelve (12) months from the date of Accident, whichever occurs first.
- (B) Should the Insured Person sustain a bodily injury caused by an Accident, we will reimburse the necessary and reasonable cost of treatment by a Chinese Physician or Chiropractor that are necessarily incurred, up to the limit of \$100 per treatment per day, subject to a maximum limit of 10% of the Sum Insured specified under Section 3 in the Schedule per Policy Year or for a period of twelve (12) months from the date of Accident, whichever occurs first.

The total compensation payable under Sections 3(A) and 3(B) shall not exceed 100% of the Sum Insured specified under Section 3 in the Schedule per Policy Year.

Optional Benefits

The following benefits apply only when specified in the Schedule or an Endorsement.

Section 4: Weekly Cash Benefit

Should the Insured Person sustain a bodily injury caused by an Accident that results in Temporary Disablement from the date of the first treatment, we will pay a cash benefit specified under Section 4 in the Schedule for each full week of Temporary Disablement given and authorised by a Medical Practitioner, up to a maximum period of 104 consecutive weeks only.

No payment shall be made:

- if Temporary Disablement is less than 7 consecutive days;
- if the date of the first treatment is more than 7 days from the date of the Accident;
- until the total compensation has been ascertained and agreed;

- (d) if Insured Person is not engaging in any Occupation at the time of the Accident.

Section 5: Additional Accidental Death Benefit for Public Conveyance

In the event of an Accident that results in death of the Insured Person within twelve (12) months from the date of the Accident whilst the Insured Person is on board a Public Conveyance as a fare-paying passenger, we will pay the Sum Insured specified under Section 5 in the Schedule.

"Public Conveyance" shall mean any aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a duly licensed carrier or operator for the transportation of a fare paying passengers.

Section 6: Daily Hospitalisation Income

Should the Insured Person sustain a bodily injury caused by an Accident, we will pay a daily income specified under Section 6 in the Schedule for each completed twenty-four (24) hours period that the Insured Person are confined in a Hospital as an inpatient for treatment of a bodily injury, up to a maximum limit of 50 days per Policy Year.

Section 7: Emergency Evacuation And Repatriation

(A) Emergency Medical Evacuation

Should the Insured Person sustain a bodily injury caused by an Accident while outside Singapore and it is necessary in our opinion to evacuate the Insured Person to another location for treatment, we will arrange and pay the reasonable cost of transportation and en-route medical care and supplies necessarily incurred, subject to the limit of the Sum Insured specified under Section 7 in the Schedule per Policy Year.

We reserve the right to decide:

- (a) whether the bodily injury is sufficiently serious to warrant emergency medical evacuation; and
- (b) the place to which the Insured Person will be evacuated; and
- (c) the means or method by which such evacuation and/or repatriation will be carried out having regard to all the facts and circumstances which we are aware of at the relevant time.

(B) Repatriation of Mortal Remains

Should the Insured Person sustain a bodily injury caused by an Accident whilst outside Singapore that results in death within thirty (30) days from the date of the Accident, we will pay the reasonable cost of transportation and return of the mortal remains to Singapore if the arrangements are made by us. Where the arrangements are not made by us, we will reimburse the reasonable costs of transportation to return the mortal remains to Singapore provided you have our approval to do so prior to the transportation of the return of the mortal remains to Singapore.

This benefit is subject to the limit of the Sum Insured specified under Section 7 in the Schedule per Policy Year.

The total compensation payable under Sections 7(A) and 7(B) shall not exceed 100% of the Sum Insured specified under Section 7 in the Schedule per Policy Year.

All costs and expenses incurred for medical advice, referral to doctors, specialists, hospitals, lawyers and interpreters, arrangement for bail bonds, travel assistance for loss of passport, embassy referral, dispatch of doctors and medicine, compassionate visits, accompanied return of dependent children and hospital deposit guarantees are to be borne by you or the Insured Person except for emergency medical evacuation expenses and repatriation of mortal remains which are covered under Section 7 specified in the Schedule.

PART II

EXTENSIONS

Notwithstanding Part III - General Exclusion, Clause 1(q), this Policy shall extend to cover the following events, subject to the policy terms and conditions:

1. Full Terrorism Cover

Death or bodily injury of the Insured Person directly due to an Act of Terrorism occurring during the Period of Insurance, provided that such event did not arise as a result of or in connection with an Insured Person's collaboration, participation or provocation of such act.

"Act of Terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act which is verified or recognized by the relevant government as an act of terrorism.

2. Riot, Strike, Civil Commotion, Hijack, Murder and Assault

Death or bodily injury of the Insured Person caused by an Accident resulting from riot, strike, civil commotion, Hijack, murder and assault, provided that such event did not arise as a result of or in connection with an Insured Person's collaboration, participation or provocation of such act.

"Hijack or Hijacked" shall mean any seizure or exercise of control by force or threat of force or violence and with wrongful intent of a vehicle in transit in which the Insured Person is traveling as a fare paying passenger.

3. Disappearance

(A) In the event that the body of the Insured Person is not found within twelve (12) months after the date of disappearance following the sinking, wrecking or destruction of that aircraft or conveyance in which the Insured Person is traveling during the Period of Insurance, we will pay the appropriate death benefit specified in the Schedule.

(B) This payment is made subject to the requirement that the Policyholder or the Insured Person's legal personal representatives provide a signed undertaking to us to guarantee that if the Insured Person is subsequently found to be alive, they will on demand, return to us any sums that we had paid under this sub-section.

4. Exposure

If the Insured Person is unavoidably exposed to the natural elements as a result of an Accident and as a direct result of such exposure suffers a bodily injury or death.

5. Food Poisoning

Death or bodily injury of the Insured Person resulting from Accidental food poisoning occurring during the Period of Insurance, provided that such event does not arise as a result of an Insured Person's willful and intentional act.

6. Suffocation by smoke, poisonous fumes, gas or drowning

Death or bodily injury of the Insured Person caused by an Accident resulting from suffocation by smoke, poisonous fumes, gas or drowning, provided that such event does not arise as a result of an Insured Person's willful and intentional act.

Upon the occurrence of any of the abovementioned events that result in death or bodily injury of the Insured Person within twelve (12) months from the date of the event, we will pay the appropriate compensation(s), subject to the limit(s) of the Sum Insured specified in the Schedule under which such compensation(s) is/are payable.

PART III

GENERAL EXCLUSIONS

1. This Policy does not cover claims for loss or liability directly or indirectly caused by or arising from:
 - (a) intentional self-injury, suicide or attempted suicide while sane or insane, the Insured Person's criminal act, provoked assault, the Insured Person's intentional act or willful exposure to danger (except in an attempt to save human life);
 - (b) the effect or influence of alcohol or drug;
 - (c) pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions;
 - (d) Illness, disease, mental defect or infirmity, insanity, bacterial or viral infections even if contracted by Accident;
 - (e) venereal disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including acquired immunity deficiency syndrome (AIDS) and/or any mutant derivatives or variations of this however caused;
 - (f) medical or surgical treatment except where such treatment is rendered necessary as a result of an Accident within the scope of this Policy;
 - (g) cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment provided that this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an Accident (provided that the Accident occurred while the Insured Person as covered under this Policy) and;
 - it is done at a medically appropriate stage after the Accident and;
 - the cost of the treatment is approved by us in writing before it is done;
 - (h) or contributed by any Pre-Existing Medical Conditions or physical defect or infirmity;

- (i) any Accident to an Insured Person which arises in the course of his/her Occupation if his/her Occupation falls within the following categories or involves the following activities: professional divers, professional sportspersons, jockeys, marine salvage crew, oil riggers, stevedores, persons directly involved in the manufacturing or handling of explosives;
 - (j) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger carrying aircraft;
 - (k) any kind of speed contest or racing (other than on foot);
 - (l) any Accident while driving or riding on a motor race track;
 - (m) participating in any professional sports or in any sports for which the Insured Person would or could earn or receive any form of remuneration;
 - (n) engaging in any hazardous activities/sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering necessitating the use of ropes, any underwater activities involving the use of underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE (Building, Antenna, Span, Earth) jumping, para gliding, hang gliding, parachuting, white water rafting, dragon boating, hunting, horse riding, polo, show jumping, lion dance, mountain biking unless otherwise agreed in writing by us, but not including the following activities carried out for leisure under the supervision of a licensed guide or instructor: hot air balloon ride whilst airborne, ice or winter sports, hiking or trekking if done outside Singapore;
 - (o) motorcycling including pillion riding;
 - (p) any consequence whether direct or indirect of war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, Military or popular uprising, insurrection, rebellion, revolution, Military, usurped power or martial law;
 - (q) radioactivity or from the use, existence or escape of any nuclear fuel, material or waste;
2. If we allege that by reason of any of the exclusions listed in this Part III (General Exclusions) of this Policy, any loss, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon you or the Insured Person. In the event that any portion of any exclusion in this Part III is found to be invalid or unenforceable, the remaining exclusions in this Part III shall remain in full force and effect.

PART IV

GENERAL CONDITIONS

1. Observance of Terms

It is a condition precedent to our liability that anyone claiming indemnity or compensation complies with the terms of this Policy.

2. Eligibility

(A) Insured Person

The Insured Person must be of Age between fifteen (15) days old and sixty five (65) years old. We may, in our discretion, continue to renew cover for the Insured Person up to (and including) seventy five (75) years old at a reduced Sum Insured, subject to underwriting and additional premium.

"Age" shall mean the current age of the Insured Person before next birthday at the commencement date of the Policy.

(B) Residents of Singapore

The Insured Person must be a Resident of Singapore. We may, in our discretion, agree to extend cover to an Insured Person who is not a Resident of Singapore subject to underwriting and additional premium.

"Residents of Singapore" shall mean Singapore Citizens and Permanent Residents as well as holders of employment pass, work permit pass, student pass or dependent pass.

(C) Geographic Scope

This Policy covers an Insured Person while in Singapore and while outside Singapore for a period not exceeding one hundred and eighty (180) consecutive days at a time from the date of departure from Singapore. If the Insured Person intends to stay longer than 180 consecutive days outside Singapore, we may, in our discretion, agree to extend such cover subject to underwriting and additional premium.

3. Reasonable Care

The Insured Person shall act in a prudent manner and exercise reasonable care for his/her safety as if uninsured and to take precaution in preventing any Accident or bodily injury.

4. Mis-Representation

This Policy shall be voidable in the event of misrepresentation, mis-description of any circumstances material to or in connection with the health condition, Occupation, Country of Residence or pursuits of the Insured Person or any information which may affect our decision to accept this application.

5. Changes in Circumstances

If there is any change in circumstances affecting the risk, you must give us immediate written notice and pay any additional premium that we may require. In particular, you must notify us of any changes in the health condition, Occupation, Country of Residence or pursuits of the Insured Person.

6. Alteration of Document

We reserve the right to amend the terms and provisions of this Policy, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless approved in writing by us and reflected in an Endorsement. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

7. Claims

- (A) As soon as practicable and in any case within thirty (30) days after the happening of any Accident which may give rise to a claim, you or the Insured Person must give us written notice of such Accident, except in the case of death or disability for which you or the Insured Person must give us immediate notice of such death or disability.
- (B) In the event of a claim under this Policy, you or the Insured Person shall do the following:
 - (a) give us at your/his/her expense all medical evidence, certificates, reports, original invoices and receipts, relevant documents and any other evidence, verified by oath if necessary, which we may require from you or the Insured Person to support your/his/her claim;
 - (b) give us the necessary documents in the English language. In the case of a foreign language document and if we so require, you or the Insured Person shall at your/his/her expense provide us with an English translation of such document to be done by a certified translator acceptable to us.
- (C) We shall have the right and the opportunity through our medical representatives to examine the Insured Person whenever and as often as may be reasonably required within the duration of any claim. In addition, we shall have the right to require an autopsy in the case of death, where this is not forbidden by law. Our medical representatives' assessments of the Insured Person shall be the basis to determine the benefits payable under this Policy. We will bear the expenses incurred in such examinations, unless the claim is proved to be invalid, in which case we shall be entitled to recover all the expenses so incurred from you or the Insured Person.
- (D) If you or the Insured Person are/is able to recover all or part of the medical expenses from other sources, we will only be liable to reimburse the amount that is non-recoverable from such other sources. Claim submission must be substantiated with a written confirmation by a Medical Practitioner and medical bills, receipts, and any relevant medical reports and/or documents.
- (E) No compensation shall be payable under this Policy until the total amount of such compensation shall have been ascertained and agreed by us.

8. False or Exaggerated Claims

No payment will be made under this Policy if the claim is:

- (a) in any respect fraudulent;
- (b) intentionally exaggerated; or
- (c) supported by false declaration.

In the event you or the Insured Person or anyone acting for you or the Insured Person makes a claim under this Policy, knowing the claim to be false or fraudulently inflated, all cover under this Policy will be forfeited.

9. Payment of Claims

All claims payable under this Policy shall be paid to the Policyholder or the Insured Person except:

- (a) if the Policyholder is also the Insured Person and in the event of the death of the Policyholder, the claims shall be paid to the nominee(s) (if any) of the Policyholder and if there is no such person(s) so nominated, the claims shall be paid to the legal personal representatives of the Policyholder on production of the Letter of Administration or Probate;
- (b) the claims payable under Section 7 (Emergency Evacuation and Repatriation) in the Schedule shall be paid directly to the provider of the service as indicated in that Section;

The payment of claims in accordance with this Condition 9 shall be considered as a full and final discharge of our liability under this Policy to the Insured Person concerned.

10. Cancellation and Refund

- (A) We may cancel this Policy by giving you 7 days' notice at your last known address. Such notice shall be deemed to have been duly received, on the same day if delivered by hand, or when in the ordinary course of post it would be received, if delivered by post, or immediately, if sent by fax or email. In such event, the refund premium shall be calculated as follows :

$$\text{Premium Refund} = \text{Premium} \times \frac{\text{Unexpired Period of Insurance (days)}}{\text{Original Period of Insurance (days)}}$$

- (B) You may cancel this Policy by notifying us and the cancellation will take effect from the date we receive the notice of cancellation. Upon cancellation of this Policy, any refund will calculated as follows:

$$\text{Premium Refund} = 85\% \times \text{Premium} \times \frac{\text{Unexpired Period of Insurance (days)}}{\text{Original Period of Insurance (days)}}$$

Any premium below the minimum sum of \$25 (subject to Goods & Services Tax) upon cancellation is not refundable. This minimum sum will also be imposed if the policy is not taken up after issuance.

- (C) No refund will be payable if any claim has arisen during the effective Policy Year.
(D) All refund of premium shall be paid to the Policyholder.

11. Automatic Termination of Insurance

The Policy shall automatically terminate upon:-

- (a) the occurrence of any specific loss to an Insured Person for which payment is payable under Section 1 or 100% of Section 2 or Section 5 of the Schedule;
- (b) the Insured Person ceasing to satisfy either clause 2(A) or 2(B) of the eligibility requirements set out in PART IV, General Conditions of this Policy;
- (c) its expiry. We are not bound to accept any renewal of this Policy or to send you any notice of the renewal upon such expiry.

This termination shall be without prejudice to any claim originating out of the Accident.

12. Non-assignment

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy.

13. Exclusion of Third Party Rights

A person who is not party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

14. Arbitration

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this Condition 14.

15. Governing Law

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

16. Payment Before Cover Warranty

- (A) Notwithstanding anything herein contained but subject to sub clause (B) hereof, it is hereby agreed and declared that 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 commencement date of the coverage under the Policy, the Schedule, and an Endorsement.
- (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 commencement date referred to the above, the Policy, the Schedule, and an Endorsement shall be deemed to be cancelled immediately and no compensations whatsoever shall be payable by us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, the Schedule, and an Endorsement.

PART V

DEFINITIONS

For the purpose of this Policy, the following definitions shall apply:

Accident or Accidental means a sudden, unforeseen and fortuitous event occurs during the Period of Insurance which shall independently of any other cause be the sole and direct cause of bodily injury.

Appointed Assistance Company means the company appointed by us from time to time to provide various 24 hours emergency assistance services.

Chinese Physician means a registered herbalist, acupuncturist or bone setter licensed under any applicable government laws. The Chinese physician should not be the Insured Person, business partner, employer, employee, agent or Family Member of the Insured Person.

Chiropractor means a licensed and qualified practitioner in chiropractic medicine. The Chiropractor should not be the Insured Person, business partner, employer, employee, agent or Family Member of the Insured Person.

Country of Residence means the country in which the Insured Person is residing at the date of commencement of cover unless otherwise stated in the Schedule or in an Endorsement.

Endorsement means an authorised amendment to this Policy.

Family Member means your spouse, children, parent, brother, sister, grandparent, grandparent-in-law, grandchild and parent-in-law, brother-in-law and sister-in-law.

Hospital means an establishment duly constituted and registered subject to the applicable the national laws and regulations as a hospital for the care and treatment of sick and injured persons as bed-paying patients which :

- has organised facilities for diagnosis, treatment and major surgery
- provides 24 hours a day nursing services by registered nurses
- is under supervision of one or more Medical Practitioners
- is not primarily a clinic, a place where for custodial care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the aged or similar establishment

Illness or Sickness means any sudden and unexpected pathological deviation from the normal healthy state, marked by interruption, cessation or disorder of body functions, systems or organs as confirmed such by a qualified Medical Practitioner.

Insured Person means the person referred to in the Schedule or an Endorsement as the person who is insured under this Policy.

Medical Practitioner means any person registered and legally qualified as a physician by a medical degree in western medicine and authorised by the medical licensing authority of that country to render medical or surgical service within the scope of his/her license and training. The medical practitioner should not be the Insured Person, business partner, employer, employee, agent or Family Member of the Insured Person.

Military means army, navy and air forces.

Occupation means the Insured Person's full time and/or part time gainful employment and/or any other work for remuneration or profit as specified in the Schedule or an Endorsement.

Period of Insurance means the period of insurance granted under this Policy as stated in the Schedule or an Endorsement.

Permanent Disablement means totally, permanently and continuous disablement where the disablement having lasted for a continuous twelve (12) months from the occurrence of the Accident and the disablement is medically certified beyond hope of improvement by a Medical Practitioner and falls into one of the categories listed in the Scale of Compensation Table in Section 2 in PART I Scope of Cover.

Policy refer to this Policy and include your application form submitted to us, any declarations made by the Insured Person, the Schedule and any Endorsement(s) issued by us in respect of this Policy.

Policyholder means the person or entity named in the Schedule under whose name the Policy has been issued and who acts on behalf of the Insured Person in making the declarations in the application form.

Policy Year means a period of 12 months from the commencement date as stated in the Period of Insurance and each consecutive period of 12 months for which this Policy remains in force or for any period of cover as mutually agreed.

Pre-existing Medical Condition means any bodily injury, illness or disease:

- (a) in respect of which you or the Insured Person have prior knowledge of before the commencement of cover; or
- (b) which existed or have developed symptoms or there exists manifestation of illness or disease within the twelve (12) months prior to the date of commencement of cover for which you or the Insured Person are aware or should reasonably have been aware, based on normal medically accepted pathological development of the bodily injury, illness or disease.

Schedule means the certificate of insurance issued to the Insured Person that lists, among other things, the Insured Person, the Policyholder, the benefits, the Sum Insured and the Period of Insurance covered under this Policy.

Sum Insured means the maximum amount payable as specified in the Schedule or an Endorsement.

Temporary Disablement means a bodily injury which solely and directly disables and prevents an Insured Person from engaging in any Occupation temporarily.

"We", "we", "our", "us" and "NTUC Income" refer to NTUC Income Insurance Co-operative Limited.

"You", "you", "Your" and "your" refer to the Policyholder referred to in the Policy, the Schedule, or an Endorsement.

<p>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 NTUC Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).</p>

BLANK PAGE