



MOZGUARD INSURANCE

MozGuard Insurance Policy

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and form part of this contract.
2. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
3. Provided that You pay the Premium in full and We agree to accept it, We shall provide the respective Insurance in the terms set out in this Policy.
4. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of the contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. Any word denoting a singular pronoun shall also mean to include the plural.

Eligibility

To be eligible under this Policy:

- a) The Insured named in the Schedule must be a Singapore citizen, a Permanent Resident of Singapore or a foreigner with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.
- b) The Insured named in the Schedule must be at least one (1) year of age and not more than ninety nine (99) years of age on the Effective Date of Insurance.

General Definitions

You/Your/Insured means the Insured named in the Schedule.

Us/We/Our means **Etiqua Insurance Pte. Ltd.** (Company Reg. No. 201331905K).

Benefit means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms, exclusions and conditions of this Policy in respect of each event or loss covered by this Policy.

Covered Disease means any of the following diseases diagnosed by a Doctor in accordance with prevailing clinical guidelines published by the Ministry of Health, where available.

- a) Dengue fever;
- b) Zika fever;
- c) Malaria;
- d) Yellow fever; or
- e) Chikungunya fever.

Doctor means a licensed person who is legally and qualified by degree in western medicine to practise medicine authorised in Singapore. This cannot be You, the Insured, a Family Member, a relative, partner, business partner, employer, employee or agent.

Effective Date of Insurance means the acceptance date on the Schedule.

Endorsement means the authorised amendments to the Policy and the specific conditions to this Policy.

Family Member means an Insured's Spouse, parent, parent-in-law, grandparent, grandchildren, child, brother or sister.

Insured means the person named in the Schedule whom We provide the coverage for. The Insured does not have any right to the Policy, unless he is also the Policy Owner.

Period of Insurance means the period starting from the Effective Date of Insurance during which the coverage under this Policy is effective.

Level of Alert as defined by National Environment Agency, Singapore at point of application:

- a) Red means High-risk area with 10 or more cases
- b) Yellow means High-risk area with less than 10 cases
- c) Green means No new cases, under surveillance for the next 21 days

Pre-Existing Medical Condition means:

- a) any condition for which a Doctor was consulted on or for which treatment or medication was prescribed prior to the Effective Date of Insurance; or
- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Effective Date of Insurance.

Premium(s) is the amount of money that You pay to Us to keep this Policy in force so You may claim for the Benefits.

Policy means the Policy as it exists, including the supplementary terms, the Schedule and any Endorsement made to it, without any optional supplementary contract/rider.

Policy Owner is the person named as the owner in the Schedule or any Endorsement issued by Us. The Policy Owner has full rights on the Policy.

Schedule means the information page that contains the details of the Insured, Benefit, Premium and Period of Insurance attached to this Policy.

Table of Benefits

This Policy will protect You financially as per plan selected when You are diagnosed with a Covered Disease by a Doctor during the Period of Insurance.

Plan A	Plan B
\$3,000	\$1,500

General Exclusions

This Policy does not cover, and the Company will not in any event be liable to pay any Benefit or indemnify the Insured in respect of any loss which is, directly or indirectly, caused by, as a consequence of, arises in connection with or is contributed to by any of the following:

- 1. All claims and losses arising whilst the Insured is outside of Singapore.
- 2. Pre-Existing Medical Conditions or physical defects.
- 3. Any accidental injury or sickness/illness other than a Covered Disease.
- 4. Any Covered Disease that is not diagnosed by a Doctor.
- 5. Any Covered Disease that the Insured has been diagnosed with within the Waiting Period.
- 6. Any subsequent Covered Disease that the Insured has been diagnosed with within the Separation Period.
- 7. Any Covered Disease which is announced or notified as an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; and a pandemic by the World Health Organisation (WHO).

General Conditions

- 1. Diagnosis of the Covered Disease**

The coverage under the policy is limited to the Covered Disease diagnosed in Singapore only.
- 2. Period of Cover and Renewal**

This Policy shall become effective as of the date stated in the Schedule. The Policy renewal shall be one year after the Effective Date of Insurance and annually thereafter. On each such renewal, the Policy is renewable at the Premium rates in effect at that time and any change in the renewal Premium shall be notified by writing at least thirty (30) days before change is effected. The Policy is renewable at Our option.
- 3. Premium**

The Premium rates for this Policy is non-guaranteed. Premium can be paid yearly.
- 4. Termination**

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

 - a) death of the Insured.
 - b) expiry of the Policy at the end of the Period of Insurance.
 - c) Policy Owner writing in to terminate the Policy. There will be no refund of Premium for the unexpired period of the Policy.
 - d) We give notice of termination by registered post to the Policy Owner at his last known address. Such termination shall become effective after thirty (30) days following the date of such notice.
- 5. Free Look Period**

If this Policy shall have been issued and for any reason whatsoever You shall decide not to take up the Policy, You may return the Policy to Us for cancellation provided such request for cancellation is delivered by You to Us within fourteen (14) days from the date of delivery of the Policy. You will be entitled to the return of the full Premium paid less deduction of medical expenses incurred By Us in the issue of the Policy, if any.
- 6. Other Insurance**

In the event the Insured is covered for more than one (1) such Policy, We shall consider that person to be Insured under the Policy which was issued first (where the Benefit provided under each such Policy are identical) or which provides the greatest amount of Benefit and We shall refund any duplicated Premium payment which may have been made by or on behalf of that Insured.
- 7. Alterations**

We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) days prior notice in writing by ordinary post to the Policy Owner last known address in Our records, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless authorised by Us and such approval is endorsed thereon.
- 8. Portfolio Withdrawal Condition**

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this product. Cancellation of the portfolio as a whole shall be given by written notice to the Policy Owner at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the Period of Insurance within the portfolio.
- 9. Interest and Currency**

No amount payable under this Policy shall carry any interest. Premium and Benefit payable under this Policy shall be in Singapore Dollar (SGD).
- 10. Claim Procedures**

Written notice shall be given to Us as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this Policy.

All certificates, information and evidence required by Us shall be supplied free of expense to Us, in the form prescribed by Us, at the expense of the Insured. An Insured shall, as often as may be required by Us, submit to medical examinations by Doctors appointed by Us and at the expense of Us.
- 11. Payment of Claims**

Any Benefit payable under this Policy shall be paid to the Insured, or in the event of death, to his estate. Any receipt by the Insured or his estate of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of Us in respect of such Benefit.

- 12. Waiting Period**
We will not pay any Benefit if the Insured is diagnosed with any of the Covered Disease within 14 days from the Issue Date of this Policy.
- 13. Separation Period**
We will not pay any Benefit if the Insured is diagnosed with a Covered Disease within 90 days of a claim being payable under this Policy. For the avoidance of doubt, there must be at least a separation period of 90 days between the latest confirmation date of a clinical diagnosis of a Covered Disease and the next subsequent Covered Disease.
- 14. Conditions Precedent to Liability**
The liability of Us for any Benefit under this Policy is conditional upon:
a) The truth of the statements and information as provided to Us by the Insured; and
b) The due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured.
- 15. Misrepresentation/Fraud**
If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, We shall have no liability in respect of such a claim and We shall be entitled to terminate this Policy with immediate effect. We also reserve the right to lodge a Police Report if deemed necessary.
- 16. Governing Law**
This Policy shall be governed by and interpreted in accordance with the Singapore Law.
- 17. Notice of Trust or Assignment and Third Party Rights**
We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealings with or related to this Policy.

A person who is not a party to this Policy contract shall have no rights under the Contracts (Rights of Third Parties) Act, Chapter 53B of Singapore to enforce any of its terms.
- 18. Arbitration**
If any dispute or disagreement arises regarding any matter arising out of, pertaining to, or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If the Insured fails to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that the Insured has or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under this Policy. In no case shall the Insured seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.
- 19. Subrogation**
The Insured hereby agrees that We have the right to commence proceedings at his expense in the name of the Insured against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this Policy.
- 20. Legal Proceedings**
No action at law or in equity shall be brought to recover on the Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If the Insured shall fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of this Policy, the Insured may, within a grace period of one calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Policy terms, provisions and conditions. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept, for any reason whatsoever, such written proof of loss.
- 21. Cancellation and Refund**
We reserve the right to cancel the policy by providing seven days' notice by post to the Your last-known address. We will consider that You have received this cancellation notice on the same day if We deliver the notice by hand, fax or e-mail.

Disputes

If You are not satisfied with Our decision on Your claim, You may refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDReC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg.

Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic and no further action is required from You. For more information on the types of Benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA or LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any Policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

Important Notice

In accordance with the Insurance Act, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any Benefit from this Policy.