



## Frequently Asked Questions – ePROTECT *personal mobility*

### 1. What does the ePROTECT *personal mobility* cover?

ePROTECT *personal mobility* covers accidental death and permanent disability, medical expenses as well as protection against third-party liability when one meets with accidents while riding, mounting or dismounting from any bicycle or a non-motorised personal mobility device in Singapore.

### 2. Is there a free-look period?

Yes. There is a 14-day free-look period for this policy

### 3. Does the ePROTECT *personal mobility* cover me while I am overseas?

No, you will only be covered when the accident occurs while riding, mounting or dismounting from a bicycle or personal mobility device in Singapore.

### 4. Does the medical expenses for injury due to accident benefit cover treatment at a Chinese medicine practitioner or chiropractor incurred due to injury?

Yes, we will pay for you to be treated in Singapore by a Chinese medicine practitioner or chiropractor due to injury as long as the practitioners are registered and have a valid practicing certificate. We will pay up to the benefit limit or up to a period of 90 days from the date of accident, whichever comes first.

List of registered Chinese medicine practitioners

(<http://www.healthprofessionals.gov.sg/content/hprof/tcmpb/en.html>).

### 5. Can the policy be terminated?

- a) You may terminate the policy any time prior to expiry by giving us seven (7) days' notice in writing.
- b) Automatic termination shall take effect:
  - Upon the death of the Insured; or
  - If the Insured ceases to be eligible on the grounds of age, and/or Residential Qualification; or
  - Upon full payment of benefit under Sections 1 or 2(a) to 2(d) on the policy wording.

- c) We may give notice of termination by registered post to you at your last known address. Such termination shall become effective after thirty (30) days following the date of such notice.
- d) **Premium Position Upon Termination**  
In the event of termination of this policy by us, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded to you. In the event of termination of this policy by you beyond the free look period, the proportionate part of any premium received in respect of the unexpired period of the Policy will not be refunded to you.

**6. What does the personal liability benefit cover?**

This benefit covers you if you are legally responsible for accidentally injuring someone or causing loss or damage to someone else's property while you are riding, mounting or dismounting a bicycle or personal mobility device in Singapore. We will pay for the legal expenses for representing or defending you in Singapore and/or the amount awarded against you by the court in Singapore.

**7. What are the types of personal mobility devices that are covered under this policy?**

Under this policy, non-motorised personal mobility devices means (but not limited to) wheelchair, hoverboard, kick scooter, rollerblade, roller-skate, skateboard, in-line skate.

A personal mobility device is defined as a vehicle that:

- a) Is designed to be used by one person;
- b) Has one or more wheels that operate on a single axis;
- c) Non-motorised/power assisted
- d) Does not resemble a motor car or motor cycle.

**8. What is the age limit if I wish to apply for this policy?**

Anyone aged 8 to 65 years old (based on last birthday) can be insured under the policy. For children age 8 years old to 17 years old, parents/guardian must be the proposer.

**9. If I am a foreigner or Singaporean Permanent Resident (PR), can I purchase this policy?**

Yes, you can purchase this policy as long as you are a Singapore PR or hold a valid employment pass, dependent's pass, work pass, long-term visit pass or student pass in Singapore.