

TERMS AND CONDITIONS FOR ACCIDENTAL DEATH BENEFIT PLAN

COVERAGE

Accidental Death

If you are involved in an accident and suffer death during the coverage term indicated in the Policy Information Page, Etiqa will indemnify you up to the limit which is equivalent to 100% of the premium paid.

If your occupation is hazardous in nature or classified under Occupational Class 3 (see below), the coverage is limited to accidental death that is not caused by occupational accident. Travelling to and from work is also excluded from coverage.

Occupational Class

Class 1 – Professionals and Persons who engage in executive, administrative or clerical duties.

Class 2 – Persons who engage in skilled or semi-skilled work and not exposed to hazardous conditions.

Class 3 – Persons who engage in manual work which is not particularly hazardous in nature but involve the use of tools or machinery.

ELIGIBILITY

You must be Singapore Resident with a valid NRIC or FIN, between age 17 and 65.

PREMIUMS

This is a complimentary Accidental Death benefit plan available with the purchase of the online insurance savings plan and premiums shall not be payable.

GENERAL DEFINITIONS

Age means age next birthday.

Etiqa / Us means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

Insured appearing in the policy is deemed to refer to "Insured Person" named in the Schedule whom Etiqa provides the coverage for.

Schedule means the Policy Information Page that contains the details of the Insured, Benefit, and Period of Insurance.

EXCEPTIONS

This policy does not cover death caused by or resulting from, or traceable to:

1. a. war, invasion, act of foreign enemy hostilities or warlike operations (whether declared or undeclared), civil war, rebellion, revolution or military or usurped power
- b. martial law or siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege
- c. nuclear weapon materials, ionising materials or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exclusion combustion shall include self-sustaining process of nuclear fission.

2. the insured engaging in or taking part in
 - a. naval or military or air force service or operation (other than Singapore Armed Forces Reservist Training)
 - b. polo, motorcycling (whether as driver or passenger), racing of any kind other than on foot
 - c. any kind of games or sports as a professional
 - d. flying or aerial activity (other than flying in a fully-licensed passenger-carrying aircraft) as a member of the crew or for the purpose of any trade or technical operation.
3. intentional self-injury or suicide (whether felonious or not) or any attempt threat while sane or insane.
4. any pre-existing physical defect or infirmity, venereal disease, insanity, pregnancy, childbirth, abortion, miscarriage or any complication thereof, the effects or influence of alcohol or of drugs.
5. unless herein specifically allowed by endorsement this policy does not cover any person under the age of 17 or over the age of 65.
6. Air travel except as a fare-paying passenger on a recognised airline operating on regular scheduled air routes and air travel by any chartered aircraft duly licensed as a recognised air carrier and flown by professional crews between properly established and maintained airports.

CONDITIONS

1. Conditions Precedent to Liability

The liability of Etiqa is conditional upon:

- a. the truth of the statements and information as provided.
- 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.

2. Fraud

If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used to obtain the Benefits under this policy, Etiqa shall have no liability in respect of such a claim.

3. Change of Occupation

In the event of any alteration in the occupation, you shall give immediate written notice to us.

4. Policy Renewal

The policy will remain in force during the premium payment period of the accompanying online insurance savings plan purchased together with this plan.

5. Policy Not Assignable

This policy is not assignable and Etiqa shall not be affected by notice of any trust charge lien assignment or other dealing with this policy.

6. Claims Procedure

- a. Written notice shall be given to Etiqa as soon as possible and in any event within one calendar month of the occurrence of any accidental death which may give rise to a claim under this policy.
- b. All certificates information and evidence required by Etiqa shall be supplied free of expense to Etiqa in the form prescribed by Etiqa.
- c. Etiqa shall in the case of death of the Insured be entitled to have a post mortem at its own expense.



7. Cancellation

Etiqa may cancel this policy by sending fourteen days' notice by registered letter to you at your last known address. If this policy is cancelled, you shall not be entitled to any refund of monies.

TERMINATION

All coverage under this plan will cease if your online life insurance purchase as named in the Schedule is terminated / lapsed / surrendered.

FREE LOOK

You may return this policy within 14 days after receiving the policy document, for any reason. There is no premium refunded for this policy as the coverage has been provided free of charge to you.

RIGHTS OF THIRD PARTY

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

SWITCHING

You are discouraged from switching personal accident policies without considering whether the switch is detrimental to you and you should consider the potential disadvantages or consult a qualified adviser if you decide to replace your existing personal accident plan with this plan.

POLICY WORDINGS

You may contact our Customer Care at customer.service@etiqa.com.sg or +65 6887 8777 to obtain the full policy wordings.

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.

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/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



IMPORTANT NOTICE

In accordance to Section 25(5) of 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.

You are aware that this product is offered without insurance advice and you can seek advice from a qualified adviser before you accept this insurance plan. Should you choose not to, you take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives.