



## **GIGACOVER FREELANCER INCOME PROTECTION INSURANCE (FLIP)**

### **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.

### **General Terms**

1. This Policy, The Schedule, Endorsement, application, declaration and attached supporting documents 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 forms part of this contract.
2. This Policy, The Schedule, Endorsement, application, declaration and attached supporting documents 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. The conditions which appear in this Policy 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.
4. Any word denoting a singular pronoun shall also mean to include the plural.

### **Eligibility and Scope of Cover**

To be eligible under this Policy:

1. The Insured named in the Schedule must be a Singaporean Citizen or Permanent Resident of Singapore Only.
2. The Insured must declare and fulfil our definition of Self-Employed Persons (SEP).
3. The Insured named in the Schedule must be at least twenty-one (21) years of Age and not more than sixty (60) years of Age on the Effective Date of Insurance.
4. The Insured must declare their last 3 months average earned income at point of purchase or upgrade of benefits.
5. This Policy covers you in Singapore Only.

## Payment Before Cover Warranty

1. The premium due must be paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date (“the inception date”) or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
  - (a) A credit or debit card transaction for the premium is approved by the issuing bank;
  - (b) A payment through an electronic medium including the internet is approved by the relevant party;
  - (c) A credit in favour of the Insurer or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the Insurer (or to the intermediary through whom this Policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the Insurer or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

## Premium Payment Information

At the time of application for this Policy, You will be required to pay the premium upfront. Should You choose to pay the premiums due for subsequent week(s)/month(s)/year(s) using recurring payment arrangement, the premium will be charged to the credit card authorized by You. You can change the chosen payment frequency and recurring payment arrangement by calling or writing the Authorized Representative at least 5 days before the insurance end date.

## Premium Adjustment

The premium rates are not guaranteed and may be increased or varied by Us upon renewal of the Policy, based on Our portfolio claims experience in this class of business. We will advise You of the change in writing at least thirty (30) days before Your Premium is increased or varied by Us. The revised premium rates will apply to all Insureds under the Policy.

## General Definitions

**Accident/Accidental** means an unforeseen event of violent, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury and/or sickness.

**Activation Period** means the period needed to incept your policy coverage.

**Age** means Age attained.

**Authorized Representative / Intermediary** refers to GIGACOVER Pte Ltd.

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

**Bicycle** means a non-motorised pedal bicycle or tricycle to be used by one person.

**Bodily Injury** means injury sustained by an Insured during the Period of Insurance and is caused by an Accident solely and independently of any other causes.

**Downgrade** means a decrease in the level of benefits and / or the removal of coverage of your Policy

**E-Scooter** means a wheeled vehicle that is not a “non-compliant personal mobility device” under the Active Mobility Act 2017 that —

- (a) is built to transport people only (with or without carry-on baggage); and
- (b) is propelled by an electric motor attached to the vehicle or by human power or both, but does not include a bicycle, power-assisted bicycle, motorcycle or skateboard.

**Endorsement** means written evidence of an agreed change to this Policy.

**Excess Period** is the period of time you have to be out of work due to illness or injury before any benefit will start accumulating and any claim payment will be made.

**Hospital** means any institution in Singapore which fully meets all of the following criteria:

- (c) maintains permanent and full-time facilities for care of overnight resident patients; and
- (d) diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners; and
- (e) continuously provides 24 hours a day nursing service supervised by qualified nurses; and
- (f) is not, other than incidentally, a mental institution or a place for rest or a place for the aged, drug addicts or alcoholics.

**Hospital Confinement** is defined as a day of which the Hospital charges You for admission as an in-patient for a minimum period of twenty-four(24) hours upon on the recommendation of a Medical Practitioner.

**Medical Certificate** means a document issued by a Medical Practitioner in Singapore verifying your sickness and/or injury and thus unfit to perform work.

**Medical Practitioner** means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority in Singapore to provide medical or surgical services within the scope of their licence and training. This cannot be You, Your family member, relatives, business partner, employer, employee or agent.

**Medically Necessary** means a medical service which is:

- (a) consistent with the diagnosis and customary medical treatment for a covered disability; and
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits ; and

- (c) not for the convenience of the Insured or the physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient); and
- (d) not of an experimental, investigational or research nature, preventive or screening nature.

**No Claim Discount (NCD)** refers to premium discount for the next Period of Insurance (POI) if no claim has occurred. NCD is only eligible to weekly and monthly policies. You are entitled for NCD provided the following conditions are met:

- (a) Your policy is renewed in four (4) consecutive weeks, or
- (b) Your policy is renewed in one (1) consecutive month, and
- (c) No claim has been made under this Policy prior to the Renewal Date

The NCD rates:

<u>Renewal period</u>	<u>NCD for next Weekly POI</u>	<u>NCD for next Monthly POI</u>
After 1 <sup>st</sup> renewal month	20%	10%
After 2 <sup>nd</sup> renewal month	30%	15%
After 3 <sup>rd</sup> renewal month & beyond	50%	25%

**Own Account Workers** refers to those workers who, working on their own account, hold the type of job defined as a 'self-employment job' and have not engaged on a continuous basis any 'employees' to work for them.

**Period of Insurance** shall mean;

- (a) If you are paying a weekly premium, one (1) week from the Commencement Date or the latest Renewal Date whichever is later;
- (b) If you are paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date whichever is later;
- (c) If you are paying annual premium, one (1) year from the Commencement Date or the latest Renewal Date whichever is later.

**Pre-existing Illness** shall mean disabilities or conditions that You have reasonable knowledge of. You may be considered to have reasonable knowledge of a pre-existing condition if:

- (a) You had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

**Renewal Date** means one (1) day after the end of the Period of Insurance. The Policy is renewable at Our discretion.

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

**Self-Employed Persons (SEP)** refers to workers whom operate their own trade or business. They generally have significant autonomy over what assignments to accept and how, when and where they work. They are sometimes known loosely as "Freelancers" or "Independent Contractors". More formally, they are known as "Own Account Workers".

**Sickness** shall mean illness or disease contracted and commencing whilst this Policy is in force.

**Upgrade** shall mean an increase in a level of benefit and/or the addition of coverage of Your Policy. It is subject to five (5) days Activation Period for the benefit upgrade from the last day of Your existing policy. There will be no change to the existing coverage during the activation period and a prorated premium may be chargeable. Any Upgrade is also subject to Pre-existing illness exclusion.

**Upgrade / Downgrade Effective Date** shall mean 12.01am Singapore Time on the date We agree to provide an Upgrade/Downgrade of Your Policy and which in Your Policy Schedule recording that Upgrade or Downgrade, as the context might require.

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

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

## Coverage

Depending on the benefits, terms and conditions of your policy, if your policy is valid, we will pay you the Daily Cash amount based on the limit selected by You during application. The payout limit of your policy are written on The Schedule issued upon successful premium payment.

Benefit	
Section a)	Daily Cash for Period of Inpatient Hospital Confinement and/or Hospitalization leave, subject to the following: <ul style="list-style-type: none"> <li>• Annual Maximum Payout up to 84 Days</li> <li>• 3 days Excess Period</li> </ul>
Section b)	Daily Cash for Period of Outpatient medical leave, subject to the following: <ul style="list-style-type: none"> <li>• Annual Maximum Payout up to 21 Days</li> <li>• 5 days Excess Period</li> </ul>

Conditions applicable to the Above:

1. Policy Start Date will be the date You purchase plus **five (5) days Activation Period**.
2. Renewals with no break in coverage are not subject to five (5) days Activation Period.
3. Total Benefits payable shall not exceed the payout limits specified in The Schedule.
4. Payout will be based strictly on the number of days of medical leave indicated on the medical certificate issued in Singapore after the Excess Period.
5. Risk Classification of Insured Persons
  - Class 1 – Persons working indoor/office, non-manual and usually administrative work.
  - Class 2 – Persons working outdoor and/or non-hazardous manual work  
(including but not limited to Grab/taxi drivers, food delivery and hawkers).
  - Class 3 – Persons who use motorcycle as daily mode of transport (rider/pillion rider) or  
Persons delivering work by Bicycle/E-scooter
  - Class 4 – Persons engaged in delivery work by Motorcycle

6. Daily Cash
- (a) If You are confined in a Hospital or given medical leave as a result of Accidental Bodily Injury and/or Sickness, we will pay You the Daily Cash specified in Your Policy Schedule.
  - (b) The Daily Cash will only be payable for each day of medical leave indicated on your medical certificate issued by a Hospital or Medical Practitioner in Singapore subject to the following:
    - i. 3 days excess period and not exceeding eighty-four (84) days payout in total for Inpatient Benefit Section a);
    - ii. 5 days excess period and not exceeding twenty-one (21) days payout in total for Outpatient Benefit Section b);
    - iii. Total payout for Benefits Section a) and b) in aggregate shall not exceed eight-four (84) days.

### **General Exclusions (Applicable to all Sections)**

We shall not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

1. any pre-existing physical defect or infirmity, pregnancy, childbirth, abortion, miscarriage or any complication thereof; or
2. any medical or physical conditions arising within the seven (7) days of the Effective Date of reinstatement; or
3. any treatment or surgical operation for Congenital Conditions; or
4. any condition which is or results from erectile dysfunction and tests or treatment related to impotence or sterilization; or
5. any wilful or intentional acts of the Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury; or
6. any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
7. any condition, which is or results from or a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm(tumour) found in the presence of HIV, AIDS or ARC ;or
8. mental and nervous disorders, including but not limited to insanity; or
9. any condition which is or results from a complication of venereal disease; or
10. all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - (a) asbestos, or
  - (b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos; or

11. any condition sustained whilst engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not:
  - (a) as a member of the Aircrew and Airline personnel while flying in the course of occupation; or
  - (b) for the purpose of any trade or technical operation in or on the aircraft; or
12. the Insured taking part in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation. This exclusion does not apply to national service men and reservists undergoing peacetime military training and exercises, including travelling in military vehicles; or
13. the Insured engaging in diving, mining, logging, sawmilling, wood working, underground works, explosive making or handling or custodians or blasters, gas manufacturing or whilst on duty as a ship crew or fisherman; or
14. war, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
15. ionizing radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission; or
16. engagement in a sport as an occupation and/or in a professional capacity and/or where the Insured would or could earn income or remuneration from engaging in such sport; or
17. racing risks of any kind other than racing on foot, swimming and racing in dinghies; or
18. any Infectious 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; or a pandemic by the World Health Organisation (WHO). The cover for the epidemic or pandemic Infectious Disease shall cease from the date of such announcement or notification.
19. You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life, or
20. extraction of impacted teeth or wisdom teeth, cosmetic or plastic surgery; or
21. any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations; or
22. anomalies and cosmetics or plastic surgery; or
23. any treatment for obesity, weight reduction or weight improvement.

## General Conditions (Applicable to all Sections)

1. **Residential Qualification**

In the event of change of residence, You shall notify Us in writing and the Insurance shall be terminated with effect from the date You leave Singapore. For this purpose, change of residence means living or intending to live outside Singapore in excess of twelve (12) consecutive calendar months.

2. **Free Look Period**

You have fourteen (14) days from the date You receive this Policy to examine the terms and conditions of the Policy and may cancel the Policy within the foregoing 14-day period by written request to Us in which case premiums paid will be refunded, if a claim has not been made under the Policy. If the Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Where the Policy is so cancelled, We will have no liability whatsoever under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting the Policy. This provision is not applicable to any policies with period of insurance of less than a year and renewals.

3. **Misstatement of Age**

If the age of the Insured has been misstated and the premium paid as a result thereof is insufficient, any claim payable under this Policy shall be prorated based on the ratio of the actual premium paid to the correct premium which should have been charged for the year. Any excess premium, which may have been paid as a result of such misstatement of age, shall be refunded without interest.

4. **Misrepresentation/Fraud**

If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.

5. **Change of Risk Class of Work**

If You engage in any work in which a greater risk may be incurred than in the work disclosed in the application for this Policy without first notifying and obtaining Our written agreement (which may be subject to the payment of such reasonable additional premium as We may require as the consideration for such agreement), We will not pay nor be liable for any claim in respect or arising out of or in the course of such work.

6. **Risk Class**

We reserve the right to cancel this Policy from the Effective Date of Insurance should an incorrect risk class be indicated.

7. **Portfolio Withdrawal Condition**

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. Cancellation of the portfolio as a whole shall be given by written notice to You at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.



**8. Payment of Benefit**

Any benefit payable under his Policy shall be paid to You or Your nominated beneficiary, if any, as stated in the Schedule or otherwise to Your estate. Any receipt by You or Your nominated beneficiary or estate of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all of Our liabilities in respect of such benefit.

**9. Claim Procedures**

- (a) All claims and relevant supporting documents must be notified to Us as soon as possible but not later than seven (7) days after any event which may entitle You to claim under this Policy.
- (b) Any documents or evidence required by Us to verify the claim shall be provided by You at Your own expense and submitted via claims online.
- (c) Any medical examination if required by Us to verify the claim shall be at Our expense.

**10. Incomplete Claims**

Claims are not deemed complete and eligible benefits are not payable unless all relevant supporting documents for such claims have been submitted and agreed by Us. Any variation or waiver of the foregoing shall be at Our sole discretion.

**11. Subrogation**

If We shall become liable for any payment under this Insurance, We shall be subrogated to the extent of such payment to all Your rights and remedies against any party and shall be entitled at Our own expense to sue in Your name. You shall give or cause to be given to Us all such assistance in Your power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all documents necessary to enable Us to effectively to bring suit in Your name.

**12. Interest and Currency**

No amount payable under this Policy shall carry any interest. Premiums and eligible benefits payable under this Policy shall be in Singapore Dollars (SGD).

**13. Other Insurance**

No person shall be covered under more than one such identical Policy issued by Etiqa Insurance Pte. Ltd. In the event You are covered under more than one such Policy, We shall consider You to be Insured under the Policy which was issued first (where the benefits 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 You or on Your behalf.

**14. Notice of Trustor Assignment**

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

**15. Legal Proceedings**

No action at law or inequity 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 You fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of this Policy, You 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.

16. **Alterations**

We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) day prior notice in writing by ordinary post to Your 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.

17. **Contract (Rights of Third Parties) Act 2001**

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.

18. **Cancellation of Policy**

(a) When You can cancel

i. For annual policies:

You can cancel Your Policy at the end of any Period of Insurance by giving Us/Intermediary at least one month's prior written notice.

ii. For weekly or monthly policies

You can cancel Your Policy at the end of any Period of Insurance by giving Us/Intermediary at least seven (7) days' prior written notice.

(b) When We can cancel

We may cancel Your Policy by giving You at least one month's prior written notice in writing to Your address on file.

(c) Automatic cancellation

Cover under Your Policy will cancel automatically:

- i. If you cease to be a Singapore Citizen/Singapore Permanent Resident; or
- ii. When You reach the age of sixty-One (61) years old: or
- iii. Upon Your death.

This will be confirmed in writing. Thereafter, Your policy will not be renewed.

(d) Premium Position Upon Cancellation (Annual Plan)

<b>Months remaining on Your Annual Policy</b>	11	10 - 9	8 - 7	6 - 5	4 - 3	2
<b>Refund of premium payable (%)</b>	60	50	40	30	20	10

(e) Cancelling weekly or monthly policy means that Your policy no longer valid after the Period of Insurance, and will not be automatically renewed. No pro-rated premium refunds will be provided.

19. Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of forty-one (41) years old, forty-six (46) years old, fifty-one (51) years old and fifty-six (56) years old.

Premiums payable on Your Policy are not guaranteed and we reserve the right to amend the premium by giving You thirty (30) days written notice of any change to Your address on file.

20. **Modification**

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be

applicable from the effective date as stated in Our written notice to Your address on file. No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

**21. Benefits Limits**

The maximum total amount We will pay under Your Policy is the limit specified in Your Schedule for each benefit or the annual aggregate of Eighty-Four (84) days, whichever lower.

**22. Commencement and Period of Your Policy**

Your Policy begins from the commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

**23. Governing Law**

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

### Dispute Resolution

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC. In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

### 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 General Insurance Association (GIA) or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://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.

**Etiqua Insurance Pte. Ltd. (Company Reg. No. 201331905K)**

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