



POLICY CONTRACT FOR
Enrich flex plus



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1 Our Agreement

1.1 The Agreement

Your policy is regulated using the laws of Singapore. It forms the entire legal agreement between You and Us. It is made up of:

- Policy Contract for Enrich flex plus
- Cover page
- Your Policy Information Page
- Your Proposal form
- Your Policy Illustration
- Your Product Summary
- Your Financial Needs Analysis
- Our offer of conditional acceptance (if any)
- Any Endorsements We may issue to You on this policy
- Any supplementary questionnaires that You have given to Us for Our risk assessment purpose, including information in medical reports

We took the information You have provided in the Proposal form, supplementary questionnaires, medical reports and medical examination to decide whether or not to insure You. The information obtained will form the basis of the contract of insurance between You and Us.

You must disclose all material facts required under this policy. We reserve the rights to void Your policy if You have provided incomplete or inaccurate information. When this happens, We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any expenses incurred in providing You the policy.

In exchange for the Premiums You pay, We agree to give You the Benefits written on Your Policy Information Page and which are explained in this Policy Contract.

Anyone not directly a party to this contract has no right to enforce the Contracts (Rights of Third Parties) Act 2001 of Singapore or any statutory modification or re-enactment of the said Act.

1.2 No Restriction on Residence, Travel and Occupation

There is no restriction as to the Life insured's residence, travel and occupation, unless We state differently in the Endorsements.

1.3 Policy Currency

All Premiums and Benefits of this policy are in Singapore dollars, unless We state differently on the Policy Information Page.

2 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 Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

3 Our Responsibilities

This is a Participating endowment plan which matures on the Policy anniversary immediately before the primary Life insured attains 125 years old. This plan allows you to take part in the performance of the participating fund, in the form of bonuses that are not guaranteed. It provides wealth accumulation and financial flexibility while offering protection coverage for death, Terminal illness and Accidental death (until Age 80) during the policy term. This is a guaranteed issuance policy which means that We issue this policy without asking for Your health declaration or medical checks at the time of application.

You can choose Your Premium payment term to be three (3), five (5), ten (10), fifteen (15) or twenty (20) years at policy inception, but it cannot be changed after that.

Your policy covers the Benefits described below.

3.1 Covered Events

If Your policy is valid and a covered event happens, We will pay You the Benefits less any amounts You owe Us on this policy. The covered events of Your policy are written on the Policy Information Page.

3.2 Surrender Benefit

Upon surrender, the surrender Benefit is paid in one lump sum. The total surrender Benefit payable is the sum of the following:

- a) the guaranteed Surrender value;
- b) Surrender value of accumulated reversionary bonus (if any); and
- c) performance bonus (if any)

less any amounts owing to Us.

3.3 Maturity Benefit

At Maturity date, if the policy is still in force, the maturity Benefit payable is the sum of the following:

- a) the guaranteed maturity value;
- b) accumulated reversionary bonus (if any); and
- c) performance bonus (if any)

less any amounts owing to us.

3.4 Bonus

Your policy comprises of a Participating component. A part of the Premiums You pay will go into a life Participating fund. We will share the profit or loss of this fund with You.

Profits will be shared with You by giving You bonuses in the following ways:

- i. Reversionary Bonus

The Reversionary Bonus is determined annually and credited to the policy on the following Policy anniversary. Once the Reversionary Bonus is declared and added/vested, it forms part of the guaranteed Benefit of the policy.

ii. **Performance Bonus**

Performance Bonus is a one-off bonus which may be paid when the policyholder surrenders the policy, makes a claim on the policy or when the policy matures. The amount varies, depending on the number of completed years the policy has been in force with Etiqa.

All bonuses are not guaranteed unless it has been declared by Us and the actual amount may vary depending on the performance of the Participating fund that the plan is invested.

3.5 Appointment of Secondary Life Insured (Optional)

The Policy owner may appoint a secondary Life insured during the policy term to allow for policy continuity upon death of the primary Life insured.

Upon death of the primary Life insured, the secondary Life insured will become the new Life insured and the policy continues, subject to the following conditions:

- a) This policy will cover the new Life insured up to the Maturity date written on Your Policy Information Page at the Policy commencement date;
- b) Any Premium payments for the policy continues; and
- c) All exclusions of this policy will be applicable to the new Life insured. The exclusions of this policy will begin from the date the secondary Life insured becomes the new Life insured.

Policy ownership will not be automatically transferred to the appointed Secondary Life Insured.

The Policy owner can appoint or change the secondary Life insured up to 3 times during the policy term, subject to the following conditions:

- a) The secondary Life insured must be the Policy owner, the Policy owner's spouse or the Policy owner's Child (below Age 17);
- b) Secondary Life insured is not allowed if the policy has a nomination of beneficiary; and
- c) Secondary Life insured is not allowed if a trust is created under the policy.

If You wish to make a nomination of beneficiary or make changes to the ownership of this policy, any existing secondary life insured will be revoked and the new policy owner would then be allowed to appoint a new secondary life insured subject to establishing insurable interest in the secondary life insured.

3.6 Premium Deferment Option

After the end of the 4th policy year, if the policy is in force and there is sufficient surrender value, You have the option to request a premium deferment of one (1) year. This option can be exercised once for policies with a premium payment term of five (5) years and up to two (2) times for policies with premium payment terms of ten (10), fifteen (15) and twenty (20) years. This option is not available for premium payment term of three (3) years.

Upon activation of the premium deferment option, You do not have to pay the premium for one (1) year and the interest for premium owed during the premium deferment period will be waived. At the end of the premium deferment period, You can opt to pay back the premium owed, without interest, within one (1) month from the end of the premium deferment period. If the premium owed has not yet been paid one (1) month after the premium deferment period, automatic premium loan charges will start to accumulate on Your owed amount.

Should You choose to pay back the premium owed during the premium deferment period, We will end the premium deferment and will consider the premium deferment option to be exercised.

If You have taken a policy loan prior to the activation of the premium deferment option, the outstanding policy loan will continue to incur policy loan charges during the premium deferment period.

No partial withdrawal / bonus withdrawal is allowed when premium deferment is exercised.

3.7 Withdrawal Option

If the policy accumulates a cash value, You can withdraw from the policy in the following ways:

- a) **Bonus Withdrawal**
You may choose to either fully or partially surrender the reversionary bonus that We have credited to the policy. Minimum bonus withdrawal amount is \$1,000. Please note that this will reduce the value of Your policy and the amount payable (if any) may be lesser than the actual reversionary bonus declared. Withdrawing Your accumulated reversionary bonus will also result in You receiving less bonuses on Your policy in the future. Part of the performance bonus on surrender will also be withdrawn when You choose to withdraw from Your reversionary bonus.
- b) **Partial Withdrawal / Full Surrender**
You may choose to either fully or partially surrender the policy. The minimum withdrawal amount is \$1,000 (in multiples of \$100) subject to the minimum coverage of \$10,000 remaining for Your policy to maintain after the withdrawal.

If You choose to partially withdraw from Your basic policy surrender value, the coverage and value of Your policy will be reduced. As a result, this will reduce the amount of future bonuses declared for Your policy. If the policy is surrendered, the surrender value payable (if any) may be lesser than the total Premium paid.

- c) **Regular Withdrawal**
You may choose to perform regular withdrawal from your policy based on the regular withdrawal table indicated below. The minimum regular withdrawal amount is \$100 per month (in multiples of \$100). The impact to Your basic policy surrender value is described as above. You have the flexibility to adjust Your regular withdrawal amount, to choose when to start or stop your regular withdrawal. For any alteration to the regular withdrawal, you will need to write to us, by giving us one (1) month notice. Your request will take effect from the next regular withdrawal date.

We only allow regular withdrawals after 5 policy years for Premium payment term of three (3) and five (5) years, and after Premium payment term has ended for the rest.

Premium payment term	Regular withdrawal allowed to start from
3 years premium term	61 st policy month onwards
5 years premium term	61 st policy month onwards
10 years premium term	121 st policy month onwards
15 years premium term	181 st policy month onwards
20 years premium term	241 st policy month onwards

The regular withdrawal will stop once the coverage has reached the minimum of \$10,000.

Any amount withdrawn cannot be redeposited back to the policy. This applies to bonus withdrawal and ad-hoc / regular withdrawals from basic surrender value.

3.8 Loans

Subject to Our approval, You may take a loan on Your policy of up to 90% of its total Surrender value less any amounts owing to Us.

We will charge an interest on the policy loan and may change the interest rate at any time by giving You thirty (30) days' written notice in advance. Interest accrues on a daily basis. You may repay the policy loan and interest at any time. If the policy loan plus interest is more than the total Surrender value, this policy will end.

We will deduct the policy loan and interest from any amount We may be due to pay to You under this policy and/or its supplementary rider contracts.

3.9 Paid-up Policy

You may convert this policy to a Paid-up policy after the end of the third policy year so that You do not have to pay future Premiums. The coverage will be reduced. After conversion to Paid-up policy, We will stop adding bonuses to Your policy. Policy loan is not allowed after conversion to Paid-up policy.

3.10 Update on Policy Status

An annual bonus statement will be sent to You when Your policy starts to accrue bonuses. This document aims to keep You informed of the performance of the fund and its future outlook and of the bonuses allocated to Your policy for that year.

4 Your Responsibilities

4.1 Premium

You will pay the first Premium at the time You apply for this policy. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the policy. If You fail to pay Premiums on time, We will pay the Premiums for You so that the policy can continue. We can only do so if the policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic Premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is not enough Surrender value, this policy will end. We will deduct these loans and interest from any amount We may be due to pay under this policy.

4.2 Reinstatement

If Your policy ends due to not paying an outstanding amount due, You may reinstate Your policy within 12 months from the policy lapsed date by:

- paying the outstanding amount You owe with interest; and
- giving Us satisfactory proof of the Life insured's good health, at Your own expense.

Reinstatement is subject to Our approval.

5 What is Covered?

Your policy covers the Benefits described below while the policy is in force.

5.1 Death Benefit

Upon death of the Life insured while the policy is in force, We will pay the higher of:

- a) 101% of the total Premium paid on the basic plan up to the date of death less withdrawals; or
- b) 101% of the guaranteed surrender value;

plus bonus (if any) less any amounts owing to Us.

The Life insured at the Policy commencement date is defined as the primary Life insured.

If there is an appointed secondary Life insured, death Benefit is payable upon death of the last surviving Life insured. When We make this payment, the policy ends.

5.2 Terminal Illness Benefit

If the primary Life insured has a Terminal illness while the policy is in force and there is no appointed secondary Life insured, We will pay the death Benefit in one lump sum.

If there is an appointed secondary Life insured, We will pay the death Benefit in one lump sum if the last surviving Life insured has a Terminal illness.

The maximum aggregate amount payable is Five Million Singapore Dollars (SGD 5,000,000) per Life insured for all policies and riders issued by Us with Terminal illness Benefit.

If the Terminal illness Benefit payable is lesser than the death Benefit, the death Benefit will be automatically reduced by the amount paid for the Terminal illness. The policy remains in force and the remaining death Benefit is the original death Benefit less the amount paid for Terminal illness.

If the Terminal illness Benefit payable is the same as the death Benefit, the policy ends when We make this payment.

5.3 Accidental Death Benefit

Upon Accidental death of the Life insured on or before reaching the Policy anniversary when he attains Age 80 while the policy is in force, We will pay an additional 100% of the guaranteed death Benefit in one lump sum.

The maximum aggregate amount payable for Accidental death shall not exceed Two Million Singapore Dollars (SGD 2,000,000) per Life insured for all policies and riders issued by Us with Accidental death Benefits.

The Life insured at the Policy commencement date is defined as the primary Life insured.

If there is an appointed secondary Life insured, Accidental death Benefit is payable upon Accidental death of the last surviving Life insured. When We make this payment, the policy ends.

6 What is Not Covered?

There are certain conditions under which no Benefits will be payable. When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our offer of conditional acceptance, the Policy Information Page and Endorsement.

When any of the exclusion below happens, We will return the higher of either the total Premiums paid (less any amounts previously paid to You under this policy) without interest, or the Surrender value (if any) less any amounts owing to Us.

All exclusions below are applicable to both the primary Life insured and secondary Life insured.

6.1 Death Benefit

We do not pay the death Benefit if the death is directly or indirectly, wholly or partly caused by:

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first 12 months from the Policy issue date, the date in which the secondary Life insured becomes the new Life insured or the latest Reinstatement date, whichever is later; or
- b) Pre-existing conditions within the first 12 months from the Policy issue date, the date in which the secondary Life insured becomes the new Life insured or the latest Reinstatement date, whichever is later.

6.2 Terminal Illness Benefit

We do not pay the Terminal illness Benefit if the Terminal illness is directly or indirectly, wholly or partly caused by:

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- b) Pre-existing conditions within the first 12 months from the Policy issue date, the date in which the secondary Life insured becomes the new Life insured or the latest Reinstatement date, whichever is later; or
- c) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV.

6.3 Accidental Death Benefit

We do not pay the Accidental death benefit if the Accidental death is directly or indirectly, wholly or partly caused by:

- intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- state of an unsound mind;
- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- illnesses, psychological conditions or eating disorders;
- heat stroke;
- a bad reaction to drugs or medication;
- the effects of viruses (for example, dengue), bacteria or diseases;
- the negative effects or complications of medical and surgical care;
- treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- radiation or contamination from radioactivity;
- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- military, air force or naval operations, except when carried out in peacetime;
- war (declared or not), revolution or any warlike operation, acts of foreign enemy, hostilities, rebellion, civil war, insurrection, military or usurped powers, terrorism, provoking an assault;
- Accident(s) arising and due to pregnancy or confinement and related complications;
- participation in hazardous activities;
- participation in professional or competitive sports where the Life insured would or could earn income or remuneration from engaging in such sports; or
- Illness or diseases of any kind, including but not limited to, fits, hernia, venereal disease, Acquired Immunodeficiency Syndrome (AIDS) or food poisoning, bite(s) inflicted by animal or insect.

7 Making Claims from the Policy

7.1 How to make a Claim

We must be informed in writing within 3 months of the event giving rise to the claim. At the Proper claimant's own expense, he/she must give Us all documents and evidence We ask for to assess the claim. This may include re-examining the Life insured by a particular Doctor We appoint.

We reserve the rights to reject Your claim if the terms and conditions stated in this Policy Contract are not met.

7.2 Who do We pay Benefits to

If the policy has been assigned, the Benefit amount will be paid to the Assignee. If the policy has not been assigned, the Benefit amount will be paid to either You or Your executors, administrators, Nominees or any other Proper claimant if We have proof of the relationship of the person claiming the Benefit.

Before We pay any Benefit, We will deduct any amount You owe on this policy from the Benefit. By paying out the Benefit, it will end Our legal responsibility on this policy.

8 Our Rights

8.1 Incontestability

Claims will not be rejected and this policy will not be voided or have its terms revised after this policy has been in-force for two (2) years from the Policy commencement date or the latest Reinstatement date, whichever is later, except for:

- a) fraud;
- b) material non-disclosure and/or misrepresentation of a material fact that would have impacted acceptance of coverage;
- c) non-payment of Premium; or
- d) policy exclusions.

However, if the above mentioned event occurs, We reserve the rights to void the policy, revise the terms of the policy or reject any claims even after two (2) years have passed. We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any amounts owing to Us as well as any expenses incurred by Us in providing You the policy.

8.2 Correction of Mistakes and Errors

When We find any mistake or error made in this policy, We will make the correction and inform You by way of an Endorsement.

8.3 Fraud and Misrepresentation

If You or such other claimant or anyone acting on his / their behalf fraudulently makes any claim under this policy or obtains any sum payable under this policy through fraudulent means or devices, all Benefits paid under this policy shall be forfeited and must be immediately repaid. This policy will be terminated immediately and there will be no refund of Premiums.

8.4 Change of Address, Country of Residence or Citizenship

You must, as soon as practicable within three (3) months of the changes, notify Us in writing if there is a change in Your citizenship and / or usual country of residence. A change in the usual country of residence will be deemed to mean Your living or intending to live in another country other than Singapore in excess of twelve (12) consecutive calendar months.

You must also, as soon as practicable within three (3) months of the change, notify Us in writing if there is a change of address for the Life insured (if any).

We reserve the right and sole discretion to terminate or decline to renew the policy or continue cover on prevailing or varied terms and conditions.

8.5 Changes in Taxation, Regulations and Legislation

At any time when there are changes in taxation, regulations or legislation that will affect this policy, We may vary the terms of the policy accordingly. If We do so, We shall notify You by giving You 30 days' notice prior to such change.

8.6 Errors in Age / Gender / Smoker Status / Country of Residence

If the Age, gender, smoker status and/or country of residence of the Life insured is not correctly stated such that the Premium paid is wrong, We reserve the rights to adjust the Benefits. For underpayment of Premium, the claims will be pro-rated as if You have purchased a lower cover. For overpayment of Premium, We will refund the excess Premium paid without interest.

Based on the correct Age, gender, smoker status and/or country of residence, if the Life insured is not eligible to apply for this policy, We will not pay any Benefits and the policy will be terminated. When this happens, We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any amounts owing to Us as well as any expenses incurred by Us in providing You the policy.

8.7 Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

- a) We are entitled not to accept the application; and
- b) if any policy is issued, We are entitled to end/terminate the policy, not pay any Benefits or not allow any transaction to be carried out under the policy. We will not refund any unutilised Premium when the policy is ended/terminated.

You will need to inform Us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

9 Your Rights

9.1 Free Look

You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the Premium You paid and refund the balance to You. If Your policy document is sent by email, We consider this policy is delivered to You one (1) day after the date of emailing. If Your policy document is sent by post, We consider this policy is delivered to You seven (7) days after the date of posting.

9.2 Transferring the Legal Right of the Policy

If You write to Us and We agree to the transfer, You can transfer (assign) this policy to another person. When We do so, You may not make any further transfer until the previous transfer has been properly cancelled by the Assignee.

We will not be responsible for the validity of any transfer of policy.

9.3 Change of Policy Ownership

On written request, You may change the owner or the interest of any owner back to the Life insured if he/she is at least 21 years old.

9.4 Nominees

Subject to the current laws and regulations, You may add, change or remove a Nominee(s) to receive the share of the Benefits by giving Us a written notice. However, if there is a trustee(s) appointed or created under the policy, the trustee(s) must consent before any change can be effected.

10 When Will Your Policy End?

Your policy will end when one of these events happens first:

- a) Death of the last surviving Life insured;
- b) full surrender of the policy;
- c) Premium is not paid on time and there is insufficient Surrender value to pay the outstanding premium;
- d) on the Maturity date written on Your Policy Information Page and We paid out 100% of the maturity benefit;
- e) We paid out 100% of the Benefit amount for the covered events;
- f) the loan amount on this policy owing to Us exceeds the Surrender value;
- g) Your written request and Our acceptance of the application to terminate the policy; or
- h) Any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

11 What Do We Mean With These Words?

Accidental / Accident means a sudden, unforeseen and unplanned event causing bodily injury that is violent, external and visible in nature. It is not caused by sickness, disease, gradual physical, mental changes or any other causes. The Accident must occur after the Policy issue date.

Age means the Age at next birthday.

Assignee means any person to whom You have transferred Your rights as the Policy owner and the assignment is registered with Us.

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

Benefit(s) means any payments that We will pay and/or the amount of Premium that We will waive when certain events defined in this policy occur.

Child / Children means the biological child or legally adopted child.

Doctor means a licensed person who is qualified by degree in western medicine to practice medicine. The license is given by the appropriate medical authority of his country of residence to practice medicine within his scope of licensing and training. This cannot be You, the Life insured, a family member or a relative.

Endorsement means any written change to the policy which is issued and properly authorised by Us.

Face Value means the notional value used to determine the death benefit, Surrender value and maturity Benefit. It is not the sum insured of your policy.

Life insured means the person whom We provide the cover for. The Life insured at the Policy commencement date is defined as the primary Life insured. The Policy owner at the Policy commencement date may exercise the option to appoint a secondary Life Insured to this policy. The Life insured does not have any right to the policy, unless he/she is also the Policy owner.

Maturity date is the date the policy ends and where a maturity Benefit is payable.

Nominee(s) is a person that You have nominated (under the **Insurance Act 1966** and **Insurance (Nomination of Beneficiaries) Regulations 2009**) to receive the policy monies payable under the policy upon Your death. The nomination must be registered with Us.

Paid-up means You stop paying any future Premiums and the Benefit is reduced accordingly.

Participating means it shares in the surplus or profits of the life Participating fund.

Policy commencement date means the date the policy commences, as shown in the Policy Information Page.

Policy issue date means the date We issue the policy. This is shown in the Policy Information Page.

Policy owner is the person named as the owner in the Policy Information Page or any Endorsement issued by Us. The Policy owner has full rights on the policy, unless the policy has been transferred to another party.

Policy year / Policy anniversary is the 1-year period that starts on the Policy commencement date or any subsequent anniversary of the Policy commencement date.

Pre-existing condition means the existence of any signs or symptoms before the Policy commencement date or Reinstatement date for which treatment, medication, consultation, advice, or diagnosis has been

sought or received by the Life insured or would have caused any reasonable and sensible person to get medical advice or treatment.

Premium(s) is the amount of money that You pay paid regularly to Us to keep this policy in force.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

- a) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict Us from providing insurance or carrying out any transaction under this policy; or
- b) who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Proper claimant(s) has the meaning in the **Insurance Act 1966**. It means a person who claims to be entitled to the sums in question as executor of the deceased, or who claims to be entitled to that sum (whether for his own Benefit or not) and is the widower, widow, parent, child, brother, sister, nephew or niece of the deceased.

Proposal form means the form You signed to buy this policy from Us. It includes anything written, said (and recorded) and/or any document given to Us which has information for Us to rely on before We decide to issue this policy.

Reinstatement date is the date We reinstate Your policy back to inforce.

Surrender value means the monetary value the Basic policy has accumulated over the lifetime of the policy, minus any outstanding amount that You owe Us.

Terminal illness is the conclusive diagnosis of an illness that is expected to result in the death of the Life insured within 12 months. This diagnosis must be supported by a specialist and confirmed by the Company's appointed Doctor. Terminal illness in the presence of HIV infection is excluded.

We, Our, Us, the Company means Etiqa Insurance Pte. Ltd. (Co. Reg. No. 201331905K).

You, Your means the Policy owner.