

Personal Accident & Lifestyle Protection

CERTIFICATE OF INSURANCE

This Certificate of Insurance (hereinafter referred to as “**Certificate**”) provides summary of insurance coverage with **Etiqa Insurance Pte. Ltd. (201331905K)** (hereinafter referred to as “**the Company**”, “**Our**”, or “**Us**”), for the benefit of Insured Persons.

DEFINITIONS

Accident / Accidental means an unforeseen event of violent, accidental, external and visible nature, occurring during the Period of Insurance, which results in bodily injury or death.

Adventurous or Leisure Activities refers to the following activities:

1. Abseiling;
2. Bungee jumping;
3. Sky diving;
4. Hang-gliding;
5. Helicopter rides for sightseeing;
6. Hot air ballooning;
7. Ultra-marathon;
8. Motorcycle convoy;
9. Water sports – jet skiing, rowing, yachting, parasailing, surfing, windsurfing (boardsailing);
10. Mountaineering at mountains below the height of three thousand (3,000) metres above sea level necessitating the use of ropes and other climbing equipment;
11. Rock climbing necessitating the use of ropes and other climbing equipment;
12. Skiing or snowboarding all within official approved areas of a ski resort;
13. Canoeing or white water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty); and
14. Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification.

Provided always that the above activities are done on an amateur basis and for leisure purpose with a licensed operator.

Extreme Sports and Sporting Activities mean any sporting activity that presents a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Hazardous Activities means any sports or activities that require a degree of skill and involves exposure to risk, including but not limited to:

- (i) any speed contest or racing (other than on foot);
- (ii) any professional competition or sports;
- (iii) racing, motor rallies, horse riding and competitions;
- (iv) mountaineering (reasonably requiring the use of ropes and guides) at mountains above the height of three thousand

(3,000) metres above sea level, rock climbing without the use of ropes and other climbing equipment, caving, pot-holing, hiking/trekking in remote areas unless with licensed guides;

- (v) any activity involving the Insured Person being airborne (whether suspended or not) not limiting to parachuting, ballooning, hand gliding, bungee jumping, sky diving or high diving;
- (vi) underwater activities involving artificial breathing apparatus for diving above thirty (30) metres, water sports, private white water rafting Grade 4 or above, ocean yachting;
- (vii) winter sports (excluding curling and skating);
- (viii) association or rugby football; or
- (ix) motorcycling (unless licensed in the country where the Accident took place and whilst wearing a helmet).

Illness means any sudden and unexpected deterioration in health which manifests itself during the Period of Insurance and is not caused by bodily Injury.

Infectious Disease shall mean the definitive diagnosis of any of the following infectious diseases by a Medical Practitioner during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:

1. Anthrax infection
2. Avian influenza or ‘bird flu’ due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
3. Botulism
4. Chikungunya Fever
5. Cholera
6. COVID-19
7. Dengue fever (DHF)
8. Diphtheria
9. Ebola
10. Hand, foot and mouth disease (HFMD)
11. Japanese viral encephalitis
12. Legionnaires’ disease
13. Leprosy
14. Leptospirosis
15. Malaria
16. Measles
17. Melioidosis or ‘soil disease’
18. Meningococcal Disease
19. Middle-East respiratory syndrome coronavirus (MERS-CoV)
20. Mpox
21. Mumps
22. Murine Typhus
23. Nipah viral encephalitis
24. Paratyphoid
25. Pertussis
26. Plague
27. Pneumococcal Disease (Invasive)
28. Rabies
29. Rubella
30. Salmonellosis (non-typhoidal)
31. Severe acute respiratory syndrome (SARS)
32. Tuberculosis
33. Typhoid Fever
34. Variant Creutzfeldt-Jakob disease (vCJD) or ‘mad cow disease’
35. Yellow fever
36. Zika virus

Injury means physical bodily injury to the Insured Person as a result of an Accident and occurring solely, directly and independently of any other cause.

Insured Person refers to the person eligible to be a Travel Pass member under the Gold or Platinum tier.

If the Insured Person is found to be a Prohibited Person:

- (i) We are entitled not to accept the application; and
- (ii) if any policy is issued, We are entitled to end/terminate the policy, not pay any benefit 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.

The Policyholder will need to inform Us immediately if there is any change in the Insured Person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

Medical Practitioner means a doctor, consultant physician, surgeon or specialist, who is registered to practice Western medicine, who in rendering such treatment, is practising within the scope of his licensing and training in the geographical area of practice where the treatment is provided. The attending Medical Practitioner cannot be the Insured Person, the Insured Person's spouse, the Insured Person's business partner, employer, employee, agent or a person who is related to the Insured Person in any way by blood, marriage or adoption.

Period of Insurance means the period during which the coverage under this Policy is effective for twelve (12) months.

Permanent Disablement means one of the items of disability listed in the scale of compensation below and which was caused only by an Accident, as long as:

- (a) the disability lasts for twelve (12) consecutive months from the Accident date; and
- (b) Our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

No	Description of Disablement	% of Benefit Limit
1	Accidental death	100%
2	Permanent disablement	100%
3	Permanent total loss of sight of one or both eyes	100%
4	Permanent total loss of a hand or a foot or loss by physical severance at or above the wrist or ankle	100%
5	Permanent total loss of speech and hearing	100%
6	Permanent total loss of hearing in both ears	75%
7	Permanent total loss of speech	50%
8	Permanent total loss of hearing in one ear	15%

Pre-existing Medical Condition means any medical condition for which:

- (a) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12)

- month period immediately prior to the Period of Insurance; or
- (b) medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period immediately prior to the Period of Insurance; or
- (c) the Insured Person should be reasonably aware of within a twelve (12) month period immediately prior to the Period of Insurance.

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

- (i) 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
- (ii) Who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Staycation means a leisure holiday that the Insured Person decides to go for within Singapore during the Period of Insurance.

The coverage commences the later of:

- (a) the time the Insured Person leaves their place of residence in Singapore and goes directly to their booked accommodation; or
- (b) two (2) hours before check-in.

The coverage ends the earlier of:

- (a) when the Insured Person reaches back to their place of residence in Singapore; or
- (b) two (2) hours after the Insured Person checks out.

SCOPE OF COVERAGE

The Company agrees that if the Insured Person is involved in an Accident in Singapore and within the next twelve (12) months results in Permanent Disablement or death, will indemnify the Insured Person up to the limit indicated in the Schedule of Benefits below. We will not pay any Permanent Disablement or death claim arising from Illness or Infectious Disease.

The Company would also provide coverage for the cancellation or postponement of local attraction tickets or Staycation due to hospitalisation from an Accidental Injury up to the benefit limit indicated in the Schedule of Benefits and will pay a daily hospital cash of \$100 for up to 10 days.

SCHEDULE OF BENEFITS

Benefit	Description	Benefit Limit
1	Accidental Death or Permanent Disablement	\$10,000
2	Daily Hospital Cash (Up to 10 days)	\$100
3	Local Attraction Tickets / Staycation Cancellation or Postponement - due to Hospitalisation from Accidental Injury (once per annual limit)	\$150

ELIGIBILITY FOR COVERAGE

Subject to the detailed terms and conditions and exclusions of the Master Policy, the Insured Person will be entitled for the coverage provided that:

- (a) the Insured Person is 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 Person is at least eighteen (18) years old on the Effective date of Coverage;
- (c) the Insured Person has qualified for the Gold or Platinum tier under the Tiq Travel Pass membership.

GENERAL EXCLUSIONS

The Company will not pay for any benefit caused by or contributed by or related to any of the following:

- (a) any Pre-existing Medical Condition;
- (b) any Infectious Disease;
- (c) suicide or attempted suicide or intentional self-inflicted Injury, while sane or insane;
- (d) any condition which is, results from or a complication of pregnancy, childbirth, miscarriage or abortion
- (e) intoxication by alcohol or non-prescribed drugs or medications;
- (f) any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus ("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;
- (g) any wilful, negligent, reckless, fraudulent, criminal, dishonest or intentional acts or omissions whether sane or insane;
- (h) any self-inflicted Injury, suicide pacts or agreements or any attempts of threat, provoked homicide or assault;
- (i) mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- (j) any condition which results from or is a complication of venereal disease or any other sexually transmitted disease;
- (k) the Insured Person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;
- (l) the Insured Person 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;
- (m) any illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulations;
- (n) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution,

insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media;

- (o) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (p) the Insured Person's participation in the following activities:
 - i. Extreme Sports and Sporting Activities. This exclusion does not apply to any of the Adventurous or Leisure Activities;
 - ii. Hazardous Activities unless such sports and activities have been covered under Adventurous or Leisure Activities;
 - iii. in which the Insured Person would or could earn or receive remuneration, donations, sponsorship or reward of any kind;
 - iv. hiking or trekking above 3,000 meters from sea level;
- (q) compensation for damages pursuant to judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore; or
- (r) the costs of any loss or damage which is covered by any other insurance policy.

CLAIMS CONDITIONS

- (a) Claims must be submitted within thirty (30) days from the date of the incident that gives rise to a claim under this policy.
- (b) Claims payout will be in Singapore Dollar.

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 websites (www.gia.org.sg or www.sdic.org.sg).

The benefits described herein are subject to all of the terms and conditions of the Master Policy issued under P0001227 which is held by the Company. This Certificate replaces any prior Certificate which may have been furnished in connection with the Master Policy.