

## Supplementary Rider Contract for eXTRA *accident cover*

This supplementary rider contract should be read together with the General Provisions for Life Insurance.

### 1. What do we pay?

- 1.1 eXTRA *accident cover* pays you either part or all of the sum insured if the life insured suffers any loss described in the list of compensation (in Appendix 1) which must be directly due to an accident.
- 1.2 We pay the benefit only if the accidental injury or accidental death occurs within 12 calendar months from the date of accident.
- 1.3 eXTRA *accident cover* is a non-participating policy. At expiry date, if we have not paid out any claims, the policy will end and no benefits will be payable.
- 1.4 **Optional Medical Reimbursement benefit**  
If you have opted for the medical reimbursement benefit and it is shown on your policy information page, we will pay you the medical expenses incurred for injuries from an accident. This includes Traditional Chinese Medicine (TCM) treatment expenses up to \$500 per accident. The TCM treatment must be administered by a TCM Practitioner registered under the TCM Practitioners Board of Singapore. For us to pay this benefit, the medical expense must be incurred before the life insured is 65 years old and the treatment for the accidental injury occurs within 12 months from the date of the accident. The benefit we pay shall not be more than the amount insured or what you have incurred. We will still pay this benefit even if a claim for the accidental death and dismemberment benefit has been paid for the same accident. This benefit ends when the life insured reaches age 65.
- 1.5 **Optional weekly income benefit**  
If you have opted for the weekly income benefit and it is shown on your policy information page, we will pay you a weekly income when the life insured becomes totally and continuously disabled within 90 days from an accident. For us to pay this benefit, the life insured must be below age 65 at the time of the accident. The benefit we pay shall not be more than 52 times of the weekly income for every accident claim. We will still pay this benefit even if a claim for the accidental death and dismemberment benefit has been paid for the same accident. This benefit ends when the life insured reaches age 65.

### 2. Benefit limitation

We will only provide an aggregated sum insured equivalent to the lower of either 150% of the total sum insured or \$3 million per insured life under all accidental death and dismemberment policies with Etiqa Insurance Pte Ltd.

If the life insured is below age 17, the claims payable under all benefits in the Appendix 1 cannot exceed \$350,000.

### 3. Double and Triple Benefit

#### 3.1 Double benefit

We will pay twice the benefit if:

- a. the injury or accidental death of the life insured was as a result of travelling in a private transport or
- b. where the life insured is between age 1 year to 14 years, he sustains injury or accidental death when
  - i. he is within the school premises on a school day or during school activities organized and supervised by school authorities; or
  - ii. taking part in school activities organized and supervised by the school authorities outside the school premises; or
  - iii. travelling as a passenger directly on a school bus, private bus, or excursion bus to and from school or place where the school activities take place.

### 3.2 Triple benefit

We will pay thrice the benefit if the injury or death of the life insured was as a result of travelling in a public transport.

## 4. Reduction of benefits for High Risk Activities

In high-risk activities as stated below, we will reduce the benefits as follows:

### 4.1 Reduction of benefits to 75% of the full benefit

Accidental death and dismemberment benefits, medical reimbursement and weekly income benefits will be reduced to 75% if the accidental injury or accidental death is a result of participating in:

- Winter sports, ice hockey; or
- Horse riding, polo playing; or
- Canoeing, sailing or windsurfing.

For accidental death and dismemberment benefit (Appendix 1), the reduced sum insured is subject to a maximum of SGD 300,000.

### 4.2 Reduction of benefits to 50% of the full benefit

Accidental death and dismemberment benefit (Appendix 1), medical reimbursement and weekly income benefit will be reduced to 50% if the accidental injury or accidental death is a result of participating in:

- mountaineering, rock climbing, caving, potholing, hunting; or
- hang gliding, sky diving, parachuting; or
- scuba diving, provided the life insured is a registered member of a recognised national scuba diving association or federation and is diving according to the rules and regulations of that association or federation, otherwise no benefit is payable; or
- boxing, wrestling, martial arts activities, whether in training or in competition; or
- motorcross; or
- military or polices service of a peace-time nature, namely normal training range work and military exercises including National Service under Section 10 of the Enlistment Act Cap 93 of the Republic of Singapore (other than peace-time reservist duty under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore where the full benefit is payable).

For accidental death and dismemberment benefit (Appendix1), the reduced sum insured is subject to a maximum of SGD 200,000.

## 5 Change of occupation/ country of residence

We must be informed in writing within 30 days if the life insured changes his occupation or country of residence. This is so that we can re-assess whether to continue providing him the benefits under this policy. Otherwise, we may not pay should a claim arise.

## 6 Our right to vary your premiums

The premium that you pay for eXTRA *accident cover* is not guaranteed and may change depending on the claims experience. We will write to you to tell you the new premiums at least 30 days before we make any changes to your premium.

## 7 Termination of benefits

This supplementary contract ends when any of the following events first happens:

- a. Death of the life insured
- b. The basic policy ends;
- c. When the life insured reached age 75;
- d. The premium is not paid on time;

- e. We paid out at least 100% of the sum insured of this policy as described in Appendix 1: List of Compensation;
- f. At the expiry date; or
- g. You write in to terminate the policy

## **8 What is not covered?**

We do not pay any of the benefits if the injury or death is caused by:

- intentional acts (sane or insane) such as self-harm, suicide or attempted suicide;
- state of an unsound mind;
- 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 ;
- military or naval service to restore public order or maintain civil order; engaging in commando or bomb disposal duties/training;
- unlawful acts, attempting an offence, resisting arrest by a law enforcement officer or wilful exposure to unnecessary danger except in the attempt to save a human life;
- racing of any kind, other than on foot; flying in an aircraft not operated by a commercial airline;
- accident(s) arising and due to pregnancy or confinement and related complications;
- participation in hazardous activities unless specifically covered under the section of "Reduction of Benefits due to High Risk Activities";
- participation in professional or competitive sports where the life insured would or could earn income or remuneration from engaging in such sports;
- radiation or contamination from radioactivity, engaging in commando or bomb disposal duties/training, active military duties such as maintenance of civil order, engagement in hostilities, whether war is declared or not, and travel by military aircraft or waterborne vessel; 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.

## **9 The list of compensation is defined in Appendix 1 – Accidental death and dismemberment schedule.**

## Appendix 1: List of Compensation

Accidental Death & Dismemberment (ADD) Schedule	
Description	% of SA
Life	
1. Loss of life	100%
Totally and Permanently Disabled (for ADD)	
2. TPD, lasting for 12 calendar months	100%
Sight: Permanent and total loss of:	
3. sight in both eyes	150%
4. sight in one eye	100%
5. the lens of one eye	50%
Speech and hearing: Permanent and total loss of:	
6. speech and hearing	150%
7. speech	100%
8. all hearing in both ears	75%
9. all hearing in one ear	25%
Limbs: Loss of or Permanent and total loss of use of:	
10. two limbs	150%
11. one limb	125%
12. one limb and one sight of one eye	150%
Hand: Loss of or Permanent and total loss of use of:	
13. 4 fingers and thumb of hand	70%
14. 4 fingers of one hand	60%
15. thumb (both phalanges)	30%
16. thumb (1 phalanx)	25%
17. index finger (3 phalanges)	10%
18. index finger (2 phalanges)	8%
19. index finger (1 phalanx)	6%
20. middle finger (3 phalanges)	10%
21. middle finger (2 phalanges)	8%
22. middle finger (1 phalanx)	6%
23. ring finger (3 phalanges)	5%

24. ring finger (2 phalanges)	4%
25. ring finger (1 phalanx)	3%
26. little finger (3 phalanges)	4%
27. little finger (2 phalanges)	3%
28. little finger (1 phalanx)	2%
Foot: Loss of or Permanent and total loss of use of:	
29. all the toes of one foot	15%
30. great toe - two phalanges	5%
31. great toe - one phalanx	3%
32. other than the great toe, each toe	1%
Leg	
33. Fractured leg or patella with established non-union	10%
34. Shortening of leg by at least 5 cm	7.50%
Other injuries	
35. Third degree burns covering at least 25% of the body surface	100%
36. Permanent and incurable insanity	100%
37. Total and permanent loss of all teeth (subject to a minimum of 4 teeth)	Lower of 2% or \$500 per tooth, up to a max of \$5,000 per Accident
38. Removal of the lower jaw by surgical operation	50%

## What do we mean with these words?

**Accident/ Accidental** 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 or gradual physical or mental changes.

**Injury** means bodily damage caused by an external force due to an accident.

**Loss** means permanent and total loss of use, or loss by having part of the body cut or torn off, as confirmed by a medical practitioner.

**Loss of hearing** means permanent and total loss of the ability to hear all sounds (of at least 80 decibels in all frequencies of hearing) as confirmed by a medical practitioner.

**Loss of a limb** means permanent and total loss of, or loss of use of a hand at or above the wrist or a foot at or above the ankle as certified by a medical practitioner.

**Loss of sight** means total and permanent loss of use of the eye(s) as certified by a medical practitioner. This means the eye(s) is absolutely blind and beyond cure either by surgical or other treatment.

**Loss of speech** means permanent and total loss of the ability to speak and which cannot be cured either by surgical or other treatment, as confirmed by a medical practitioner. Psychiatric causes are excluded.

**Medical practitioner** means a person who is legally qualified in medical practice, after attending a recognised medical school, to provide medical or surgical treatment. The medical practitioner must be licensed by the competent medical authorities of the country in which treatment is provided but it should not be you, your family member or relatives, your partner, business partner, employer or employee.

**Occupation** means your full-time or part-time job or any other work for pay or profit.

**Permanent/ Permanently** means lasting for 12 calendar months and our medical practitioner confirms it is not going to improve after 12 months.

**Permanent and incurable insanity** means a mental disability due to a physical injury caused by an accident, which requires the life insured to be permanently staying in a mental home as a result.

**Public transport** means any regularly scheduled transport operated by a licensed carrier to transport fare-paying passengers and which has fixed and established routes. This includes aircraft, bus, ferry, ship, train and tram but exclude taxis and all other methods of transportation that are chartered or arranged as part of a tour group, even if these are regularly scheduled.

**Teeth** means sound and natural permanent teeth and does not include first or milk teeth, dentures, implants and dental fillings.

**Totally and permanently disabled (for ADD)** means the life insured cannot engage in any occupation, business or activity, which pays an income, lasting for a period of 12 calendar months. This benefit ends when the life insured reaches age 65.

**Totally and continuously disabled** means the life insured cannot engage in all duties of his usual occupation, business or activity for a period of at least 7 consecutive days. If the disability does not extend for the full 7 days, we will pay a pro-rated sum of the benefit.