

Hospital Allowance Insurance

WHEREAS the Insured by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Etiqa Insurance Pte. Ltd. (the company) for this insurance and has paid the premium as consideration.

NOW THIS POLICY OF INSURANCE WITNESSETH that if during the period of insurance, or any subsequent period for which the Insured has paid and the company has agreed to accept the renewal premium, the Insured Person named in the schedule shall sustain bodily injury caused by accidental external means and within 30 days from the date of the accident, solely directly and independently of any other cause, resulting in the insured person being necessarily confined to a hospital as certified by a registered physician, the Company will pay the Hospital Allowance as defined in this policy. If the accident resulted in death within 12 months from the date of accident, the Company will in addition pay the sum insured for Accidental Death as specified in the Policy schedule to his legal representative.

Provided that the Insured Person shall only be entitled to claim under one Hospital Allowance Insurance Policy for the same accident.

The Daily Accidental Hospital Allowance shall be paid for each completed day (24 hours) of confinement. Successive periods of confinement due to the same accident shall be considered as one claim and the Company shall not be responsible for any hospital expenses whatsoever incurred after 12 months from the previous confinement. The liability of the Company under this Policy shall not exceed 365 days in total.

Definitions

'CHILD' shall mean a dependent child of the Policyholder (including stepchild and legally adopted child) who is wholly dependent on the Policyholder for financial support and not gainfully employed in any way, between the age of 1 and 18 or 24 if the child is still schooling full time in an institution of higher learning.

'HOSPITAL' shall mean a lawfully registered institution for the care and treatment of sick and injured persons as bed-paying patients and which has 24-hour a day nursing services by registered graduate nurses, under the supervision of a physician and maintains organised facilities for diagnosis and major surgery; not being a clinic, a place for alcoholics or drug addicts, a nursing home, a place for rest and recuperation, home for the aged, or similar establishments.

'INTENSIVE CARE UNIT' shall mean a place in a Hospital for the seriously injured patient providing extra service and equipment, prescribed by the attending physician and billed as a specific charge by the Hospital.

Policy Extensions

- 1. RIOT, STRIKE, CIVIL COMMOTION, HIJACK, KIDNAPPING, MURDER OR ASSAULT**
This Policy covers death or hospitalisation resulting from bodily injury sustained by the Insured Person as a result of riot, strikes, civil commotion, hijack, kidnapping, murder or assault. Provided that such injury does not arise out of the Insured Person's own participation, collaboration or provocation of such act.
- 2. SUFFOCATION BY SMOKE POISONOUS FUMES GAS OR DROWNING**
This Policy covers death or hospitalisation resulting from bodily injury sustained by the Insured Person as a result of suffocation by smoke, poisonous fumes, gas or drowning. Provided that such injury does not arise out of the Insured Person's wilful and intentional act.
- 3. EXPOSURES AND DISAPPEARANCE**
This Policy covers death or hospitalisation resulting from bodily injury sustained by the Insured Person as a result of unavoidable exposure to the elements following an accident covered under this Policy.

If the Insured Person's body has not been found within one year after the date of disappearance, sinking or wrecking of the conveyance in which the Insured Person was travelling, the Death benefit shall become payable. If at any time after the Company has made the payment the Insured Person is found living, full refund shall be made to the company.
- 4. PEACETIME RESERVIST TRAINING**
This policy covers death or hospitalisation resulting from injury sustained by the Insured Person in course of peacetime reservist training in Singapore.

Exclusions

This policy does not cover any claim arising out of traceable to :

1.
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, military or usurped power, 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.
 - (b) the act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any government de jure or de facto or to the influencing of it by terrorism or violence.
 - (c) nuclear weapon materials, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include self-sustaining process of nuclear fission.
2. the Insured Person engaging or taking part in :
 - (a) naval or military or air force service or operation (other than peacetime reservist training within Singapore).
 - (b) 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 in a single-engine aircraft, flying or aerial activity as a member of the crew or for the purpose of any trade or technical operation therein, other than flying as a fare-paying passenger in an aircraft operated by a recognised airline flying along regular routes and passengers on licensed helicopters.
 - (e) climbing or mountaineering necessitating the use of ropes or guides, bungee jumping, hand-gliding, diving, polo, parachuting, hunting, underwater activities and other similar hazardous sports.
3. intentional self-injury or suicide (whether felonious or not) or any attempt thereat while sane or insane.
4. any pre-existing physical defect or infirmity, venereal disease, AIDS and other diseases associated with HIV, insanity, pregnancy, childbirth, abortion, miscarriage or any complication thereof, the effects or influence of alcohol or drugs.
5. unless specifically allowed, this Policy does not cover any person under the age of 21 years or over the age of 65. This exclusion does not apply to children qualified under the Family Plan named in the Policy schedule.

Excluded Occupations

This Policy does not cover claims arising out of or traceable to the following occupations:

Military personnel, law enforcement officer, civil defense officer, fireman, taxi / bus/ heavy vehicle driver, manual / general labourer, oil rigger, professional diver / sports person.

Automatic Renewal and Termination

The premium due under this Policy will be charged to the Maybank Visa Card Account in the month preceding the coverage which shall be effective on the first day of the following month. A debit item appearing on the Maybank Visa Card's Statement of Account is itself bona fide evidence that the Policy is effective. The Policy will be automatically renewed unless written notice is received from the Policyholder as provided hereafter. Renewal of the Insurance will be subject to the terms and conditions of the existing Policy and no renewal document will be issued.

This Policy shall be automatically terminated Immediately upon occurrence of the following events:

- a. The termination of the Maybank Visa Card account
- b. Upon the death of the Policyholder
- c. When the Policyholder attained the age of 65

Coverage for an Insured Person shall be automatically terminated immediately upon the occurrence of the following events:

- a. When the dependent child attained the age of 18 or 24 if still schooling full time in an institution of higher learning
- b. Upon the death of the Insured Person
- c. If the Insured Person took up one of the excluded occupations
- d. When the Insured Person attained the age of 65
- e. When the Insured Person ceased to be eligible member of the Policyholder's immediate family by reasons of marriage, divorce, or other similar reasons

It is the onus of the Policyholder to inform the Company within 30 days of such occurrence. Late notification will be subjected to a 20% penalty charge on the refund premium, if any. The company shall not be responsible for any refund if notice is not received within 6 months after the occurrence of the event.

Termination by the Policyholder

The Policyholder may terminate the automatic renewal by giving the Company at least 14 days' notice if cancellation in writing. Such termination shall take effect on the 1st day of the subsequent month. The Policy shall be allowed to lapse with no refund of premium whatsoever.

Addition and Deletion of Insured Persons

The Policyholder may add or delete legal spouse or children to the Policy by giving the company 14 days' notice in writing/ Subject to the approval of the company, Insurance for such family members shall commence on the 1st day of the next calendar month. The premium will be adjusted in accordance with the prevailing rates applicable.

Discharge of Liability Under the Policy

Any receipt given to the Company by the Policyholder or the Insured Person or their legal representative shall be deemed a final and complete discharge of such liability of the Company under this Policy.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or any subsequent endorsement shall bear such specific meaning wherever it may appear.
2. The liability of the Company is conditioned upon :
 - (a) the truth of the statements and information as provided to the Company
 - (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or not by the Insured.
3. 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 the Company shall have no liability in respect of such claim.
4. In the event of any change in the occupation of the Insured Person, the Insured shall give immediate written notice to the Company and shall pay additional premium if required by the Company.
5. Before renewing this Policy, the Insured shall give written notice to the Company of any change in material fact affecting this insurance, which has come to the Insured's knowledge during the preceding Period of Insurance including notice of any disease, physical or mental defect or infirmity affecting the Insured Person.
6. This policy is not assignable and the Company shall not be affected by notice of any trust charge lien assignment or other dealing with this Policy.
7. Written notice shall be given to the Company as soon as possible and in any event within one calendar month of the occurrence of any bodily injury, which may give rise to a claim under this Policy.

All certificates information and evidence required by the Company shall be supplied free of expense to the Company in the form prescribed by the Company. The Insured Person shall as often as required submit to medical examination on behalf of an at the expense of the Company in connection with any claim.

The Company shall in the case of death of the Insured Person be entitled to have a post-mortem at its own expense.

8. The Company shall may cancel this Policy by sending fourteen days' notice by registered letter to the Insured at the Insured's last known address and the Insured shall thereupon become entitled to a proportionate return of premium.
9. All difference arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrators to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an award shall be condition precedent to any right of action against the Company.
10. If the Company shall disclaim liability to the Insured Person for any claim hereunder, in no case shall the Company be liable in respect of such claim after expiration of twelve calendar months from the date of such disclaimer unless the claim is subject of pending court action or arbitration.

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.