

Personal Accident Policy

WHEREAS the Insured named in the Schedule hereto following the profession or occupation stated in the Schedule by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the **ETIQA INSURANCE PTE. LTD.** (hereinafter called "the Company") for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that if during the Period of Insurance the Insured shall sustain bodily injury caused by violent accidental external and visible means which injury shall solely and independently of any other cause result in the Insured's death or disablement as hereinafter defined or necessitate medical and surgical treatment as hereinafter defined the Company will subject to the terms provisos exclusions and conditions of and endorsed on this Policy (which terms provisos exclusions and conditions shall so far as the nature of them respectively will permit be deemed conditions precedent to the right to recover under this Policy) pay to the Insured or in the event of death to the Insured's legal personal representatives the sum or sums of money specified under the heading of Compensation of the Schedule.

Extensions

This Policy is extended to cover:-

- 1. RIOT, STRIKE, CIVIL COMMOTION, HIJACK, MURDER AND ASSAULT**
Death or disablement sustained by the Insured as a result of riot, strike, civil commotion, hijack, (not resulting from circumstances within the war and kindred risks exclusion) murder or assault shall be deemed to be injury sustained by the Insured provided that such injury does not arise out of or in connection with the Insured's collaboration or provocation of such act.
- 2. SUFFOCATION BY SMOKE POISONOUS FUMES GAS AND DROWNING**
Death or disablement sustained by the Insured as a result of suffocation by smoke, poisonous fumes, gas or drowning shall be deemed to be injury sustained by the Insured provided that such injury does not arise out of the Insured's wilful and intentional act.
- 3. EXPOSURE**
If following an accident the Insured is unavoidably exposed to the natural elements and as a direct result of such exposure suffers an injury as specified in the Schedule of Benefit, such injury shall be considered as constituting a claim but only under Benefit A or B of this Policy.
- 4. DISAPPEARANCE**
If the body of the Insured has not been found within one year after the date of the disappearance following sinking or wrecking of the conveyance in which he was travelling at the time of the injury and under such circumstances as would otherwise be covered hereunder the disappearance of the Insured shall be considered as constituting a claim under Benefit A of this policy provided that if at any time after payment has been made by the Company in settlement of such a claim the Insured is found to be living any sum so paid by the Company shall be refunded forthwith.

Exceptions

This Policy does not cover Death or Disablement or any other loss or injury caused by or resulting from, or traceable to:

- a. war, invasion, act of foreign enemy hostilities or warlike operations (whether declared or undeclared), civil war, rebellion, revolution or military or usurped power
 - b. martial law or siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege
 - c. nuclear weapon materials, ionising materials or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exclusion combustion shall include self-sustaining process of nuclear fission.
2. the insured engaging in or taking part in
 - a. naval or military or air force service or operation (other than Singapore Armed Forces Reservist Training)
 - b. polo, 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 or aerial activity (other than flying in a fully-licensed passenger-carrying aircraft) as a member of the crew or for the purpose of any trade or technical operation.
3. intentional self-injury or suicide (whether felonious or not) or any attempt thereof while sane or insane.
4. any pre-existing physical defect or infirmity, venereal disease, insanity, pregnancy, childbirth, abortion, miscarriage or any complication thereof, the effects or influence of alcohol or of drugs.

5. unless herein specifically allowed by endorsement this Policy does not cover any person under the age of 16 years or over the age of 65.
6. Air travel except as a fare-paying passenger on a recognised airline operating on regular scheduled air routes and air travel by any chartered aircraft duly licensed as a recognised air carrier and flown by professional crews between properly established and maintained airports.

Provisos

1. Compensation shall not be payable under Benefits A or B unless death or disablement occurs within twelve (12) calendar months from the date of injury.
2. Compensation under Benefits C1 and C2 either separately or together shall not be payable for a longer period than 104 weeks in respect of any one injury calculated from the date the Insured was first examined by a duly qualified Medical Practitioner.
3. Benefit C1 refers to Temporary Total Disablement which completely prevents the Insured Person from performing his usual business, profession or occupation.
4. Benefit C2 refers to Temporary Partial Disablement which prevent the Insured Person from attending to a substantial part of his usual business, profession or occupation.
5. Benefit D refers to expenses incurred by the insured in respect of medical and surgical treatment subject to a limit in respect of any one accident.

Permanent Disablement

Description Of Disablement	Percentage of Compensation On Capital Sum Insured	
	Scale I	Scale II
Loss of two limbs	100%	100%
Loss of both hands or of all fingers and both thumbs		
Total loss of sight of both eyes		
Total paralysis		
Injuries resulting in being permanently bedridden		
Any other injury causing permanent total disablement		
Loss of hand at wrist		
Loss of arm		
– at shoulder		
– between shoulder and elbow		
– at and below elbow	NIL	50%
Loss of leg		
– at hip		
– between knee & hip		
– below knee		
Eye: Loss of		
– Sight in one eye (except perception of light)		
– lens of one eye		
– four fingers & thumb of one hand		
– four fingers of one hand		
Loss of thumb		
– both phalanges	NIL	25%
– one phalanx		
Loss of index finger		
– three phalanges		
– two phalanges		
– one phalanx		
Loss of middle finger		
– three phalanges		
– two phalanges		
– one phalanx		
Loss of ring finger		
– three phalanges		
– two phalanges		
– one phalanx		
Loss of little finger		
– three phalanges		
– two phalanges		
– one phalanx		
Loss of metacarpals		
– first or second (additional)		
– third, fourth or fifth (additional)		
Loss of toes	NIL	15%
– all		
– great, both phalanges		
– great, one phalanx or any other toes		
Loss of hearing	NIL	75%
– both ears		
Loss of speech	NIL	20%
– one ear		

Permanent total loss of use of member shall be treated as total loss of member.

In the event of permanent disablement by physical loss or loss of use not specified above the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured.

The aggregate of all percentages payable in respect of any one accident shall not exceed 100% of the Capital Sum Insured.

Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and I or disclosed to Our associated individuals I 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.

Conditions

INTERPRETATION

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 of the Schedule shall bear such specific meaning wherever it may appear.

CONDITIONS PRECEDENT TO LIABILITY

2. The liability of the Company is conditional 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 complied with by the Insured.

FRAUD

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 a claim.

CHANGE OF OCCUPATION

4. In the event of any alteration in the occupation of the Insured, the Insured shall give immediate written notice to the Company and shall pay additional premium if required by the Company.

RENEWAL PROCEDURE

5. Before renewing this policy the Insured shall give written notice to the Company of any 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.

POLICY NOT ASSIGNABLE

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.

CLAIMS PROCEDURE

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 shall as often as required submit to medical examination on behalf of and at the expense of the Company in connection with any claim.

The Company shall in the case of death of the Insured be entitled to have a postmortem at its own expense.

CANCELLATION

8. The Company 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.

ARBITRATION

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 Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties with in on calendar month after having been required in writing so to 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 a condition precedent to any right of action against the Company.

DISCLAIMER OF LIABILITY

10. If the Company shall disclaim liability to the Insured 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 the subject of pending court action or arbitration.

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 your insurer or visit the GIA | LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Notice

In accordance to Section 25(5) of 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.