



## ADVANCED SILVER

### A. Our Contract

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to us in the Application Form and/or through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

### B. Your Policy Benefits

You are covered for the circumstances described under the following benefits that occur during the Period of Insurance subject to the terms, conditions and exclusions of the Policy.

#### Accidental Permanent Disablement

If You sustain an Injury that directly results in one of the Events listed in the Compensation Table below within 365 days from the date of the Accident, We will pay You the compensation specified in the Compensation Table for that Event.

Compensation Table		
Events		Percentage (%) of sum insured payable as specified in the Policy Schedule
Injury resulting in:		
1	Permanent Total Disablement	100%
2	Permanent Quadriplegia	100%
3	Permanent Paraplegia	100%
4	Permanent Total Loss of sight of both eyes	100%
5	Permanent Total Loss of sight of one eye	100%
6	Permanent Total Loss of two or more Limbs	100%
7	Permanent Total Loss of one Limb	100%
8	Permanent Total Loss of speech	75%
9	Permanent Total Loss of hearing in: (a) Both ears	75%
	(b) One ear	15%
10	Permanent Total Loss of use of four Fingers and Thumb of either Hand	70%
11	Permanent Total Loss of four Fingers of either Hand	40%
12	Permanent Total Loss of one Thumb of either Hand (a) Both phalanges	30%
	(b) One phalanx	15%
13	Permanent Total Loss of any one Finger of either Hand (a) Three phalanges	10%
	(b) Two phalanges	7%
	(c) One phalanx	5%
14	Permanent Total Loss of Toes of either Foot (a) All Toes – one Foot	15%
	(b) Big Toe – both phalanges	5%
	(c) Big Toe – one phalanx	3%
	(d) Other than the Big Toe, each Toe	1%



15	Permanent Disablement not otherwise provided for under Events 8 to 14 inclusive.	We will at Our discretion determine the percentage of the sum insured payable provided that the maximum amount payable under Event 15 shall not exceed 75% of the applicable sum insured as specified in the Policy Schedule.
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For any one Accident, notwithstanding the number of Events claimed for, We will not pay You more than 100% of the sum insured specified in the Policy Schedule for this benefit.

The Accidental Permanent Disablement benefit is payable only once for the same part of the body. For an example, if You sustain an Injury which is payable under Event 10 for Your right Hand, We will not additionally pay out under Events 11 to 13 for the same Injury.

Notwithstanding the above, for any one Accident, if We pay You more than 50% under one or more Events under the Compensation Table above, this Policy will be cancelled automatically.

**Fractures, Dislocations, Severe Burns & Specified Injuries**

If You sustain an Injury that directly results in one of the Events listed in the Compensation Table below within 365 days from the date of the Accident, We will pay You the compensation specified in the Compensation Table for that Event.

<b>Compensation Table</b>		
	Events Injury resulting in:	Percentage (%) of sum insured payable as specified in the Policy Schedule
<b>1.</b>	<b>Fractures<sup>1</sup></b>	
<b>A.</b>	<b>Hip or pelvis (excluding thigh or Coccyx)</b>	
i)	Multiple Fractures, including at least one Compound and one Complete Fracture	60%
ii)	Multiple Fractures, including at least one Compound Fracture	30%
iii)	Multiple Fractures, including at least one Complete Fracture	15%
iv)	All other Fractures	12%
<b>B.</b>	<b>Thigh or heel</b>	
i)	Multiple Fractures, including at least one Compound and one Complete Fracture	30%
ii)	Multiple Fractures, including at least one Compound Fracture	24%
iii)	Multiple Fractures, including at least one Complete Fracture	15%
iv)	All other Fractures	12%
<b>C.</b>	<b>Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including Wrist but excluding Colles-Type Fractures)</b>	
i)	Multiple Fractures, including at least one Compound and one Complete Fracture	24%
ii)	Multiple Fractures, including at least one Compound Fracture	15%
iii)	Multiple Fractures, including at least one Complete Fracture	12%
iv)	Depressed Fracture of the skull needing surgical intervention	7%
v)	All other Fractures	6%
<b>D.</b>	<b>Colles-Type Fracture of the lower arm</b>	
i)	Multiple Fractures, including at least one Compound Fracture	12%
ii)	All other Fractures	6%
<b>E.</b>	<b>Shoulder blade, kneecap, sternum, Hand (excluding Wrist) or foot (excluding toes or heel)</b>	
i)	Multiple Fractures, including at least one Compound Fracture	12%
ii)	All other Fractures	6%
<b>F.</b>	<b>Spinal Column (excluding Coccyx)</b>	
i)	For one or more Compression Fractures	12%
ii)	For one or more Spinous Process, Transverse Process or Pedicle Fractures	12%
iii)	Any Fracture(s) leading to Permanent neurological damage	12%



iv)	All other Fractures in the Spinal Column	6%
<b>G. Lower jaw</b>		
i)	Multiple Fractures, including at least one Compound and one Complete Fracture	18%
ii)	Multiple Fractures, including at least one Compound Fracture	12%
iii)	Multiple Fractures, including at least one Complete Fracture	10%
iv)	All other Fractures	5%
<b>H. Ribs in the ribcage, cheekbone, Coccyx, upper jaw, nose, Toe(s) of the same Foot</b>		
i)	Multiple Fractures, including at least one Compound and one Complete	10%
ii)	Multiple Fractures, including at least one Compound Fracture	7%
iii)	Multiple Fractures, including at least one Complete Fracture	5%
iv)	All other Fractures	2.5%
<b>2. Dislocations</b> Only includes Dislocations requiring surgery under anaesthesia.		
i)	Spine or back (excluding slipped disc)	48%
ii)	Hip	30%
iii)	Knee	15%
iv)	Wrist or elbow	12%
v)	Ankle, shoulder blade or collarbone	6%
vi)	Any one Finger or Toe or jaw	2.4%
	This benefit is limited to one payment for each joint Dislocation as stated in 2i) to vi) above during any 365 days period.	
<b>3. Severe Burns</b>		
i)	At least 27% of body surface	100%
ii)	At least 18% and not more than 27% of body surface	80%
iii)	At least 9% and not more than 18% of body surface	40%
iv)	At least 4.5% and not more than 9% of body surface	20%
<b>4. Internal Injuries</b>		
<b>5. Concussion</b>		
<b>Maximum sum insured payable in any one Accident or 365 days period</b>		100%
<sup>1</sup> The percentage of sum insured reflected in the Compensation Table above is only payable once per Bone Site regardless of the number of Fractures sustained at the Bone Site.		

The diagnosis of a listed Event in the Compensation Table above must be made by a Doctor within 30 days from the date of the Accident. Otherwise, We may decline to pay Your claim.

For the Fractures, Dislocations, Severe Burns & Specified Injuries benefit to be payable, You must survive for a period of more than 30 days from the date of Accident.

Severe Burns shall be determined by a Doctor using Rules of Nines.

We will not pay any claim under this Policy in connection with:

- a) Any Fracture caused by osteoporosis which is a Pre-Existing Condition or any Pathological Fracture. If osteoporosis or Pathological Fracture is first diagnosed by a Doctor after Policy first Inception Date, We will pay the compensation for the initial Fracture after diagnosis. However, all subsequent Fractures will not be covered by this Policy.
- b) Any Hairline Fractures and other Fractures classed as stress or fatigue Fractures.
- c) Any Fractures involving Bone Sites not listed in the Compensation Table above.
- d) Any Fractures that are sustained within the first 7 days from the Policy Effective Date.
- e) Any repeat Dislocations arising from the same Accident.



### **Caregiving Support**

In the event of an Injury resulting in Your Hospital Confinement for a minimum of 10 consecutive days, if upon discharge from Hospital or Community Hospital, Your Doctor recommends or prescribes that You hire the services of (a) a Singapore-registered and licensed senior day-care centre or (b) a Nurse to care for You at Your home post-hospitalization, We will reimburse You for all medically necessary charges for engaging these services provided that the first visit to the senior day-care centre or by a Nurse at Your home occurs within 7 days following the date of the Your discharge from the Hospital or Community Hospital (whichever is later), up to a maximum sum insured as stated in the Policy Schedule for any one Accident.

The Caregiving Support benefit is payable up to 90 days from the date of discharge from the Hospital or Community Hospital (whichever is later), up to the maximum sum insured payable as specified in the Policy Schedule for any one Accident. This shall not apply to senior day care centre or home nursing services provided to You whilst You are Overseas or which were planned prior to the Hospital Confinement.

Receipts from the service provider for the expenses incurred must be provided to support the claim. Otherwise, We may choose not to pay Your claim.

### **Mobility Aid Reimbursement**

Following Your discharge from Hospital or Community Hospital as a result of an Injury and Your Doctor prescribes that You will require the assistance of a mobility aid or wheelchair, We will reimburse You the purchase cost or rental cost of a non-motorized mobility aid or wheelchair, up to the maximum sum insured for this benefit as stated in the Policy Schedule for any one Accident.

For the avoidance of doubt, in the event that You purchase or rent a motorized mobility aid or wheelchair, We will only reimburse you for the purchase cost or rental cost of a non-motorized mobility aid or wheelchair.

Invoices for the rental or purchase of such mobility aid or wheelchair must be incurred within 30 days of the Hospital or Community Hospital discharge date (whichever is later). We retain the right and absolute discretion to determine if the purchase or rental of any mobility aid or wheelchair is medically necessary and appropriate.

If You are reimbursed for the purchase cost or rental cost of a mobility aid or wheelchair by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

### **Recuperation Benefit**

In the event You sustain an Injury due to an Accident which results in Hospital Confinement for a minimum of 10 consecutive days, We will pay You the sum insured for this benefit as stated in the Policy Schedule upon Your discharge.

The Recuperation Benefit is claimable only twice per Policy Year.

### **Legacy Expenses**

In the event of Your Accidental Death within 365 days from the date of the Accident, We will pay the sum insured for this benefit as stated in the Policy Schedule.

### **Loss of Independent Existence due to Injury**

In the event You sustain an Injury resulting in Loss of Independent Existence and require ongoing physical assistance of another person to perform the Activity of Daily Living, whether aided or unaided with special equipment, device and/or apparatus, We will pay the sum insured as stated in the Policy Schedule.

You can only claim under this Policy for either Loss of Independent Existence due to Injury or Living Care benefit but not for both.

The Policy will be cancelled once this benefit is paid.



**The following benefits are applicable only if You have opted to purchase them, have paid additional premium for them and they are specified in the Policy Schedule:**

#### **Accident Medical Reimbursement**

We will reimburse You the Medical Expenses paid for treatment obtained by You as a result of an Injury for any one Accident, up to the maximum sum insured for this benefit as stated in the Policy Schedule.

The Accident Medical Reimbursement benefit also includes Complementary or Alternative Medical Treatments expenses up to S\$500 for any one Accident, capped at S\$100 per visit. For treatments which are purchased as part of a package, we will only reimburse You for the cost of each treatment that has been utilized and not for the cost of the entire package.

You have up to a maximum of 30 days from the date of the Accident to receive the first medical treatment. If Your first medical treatment takes place beyond this period, We will not admit Your claim.

All expenses under this benefit must be prescribed by a Doctor or registered practitioner listed under the definition for Complementary or Alternative Medical Treatments. Expenses shall not exceed the usual level of charges for similar treatments, medical services or supplies in the location where the expenses were incurred, had this insurance not existed.

Doctor's reports and/or all relevant supporting documents are to be provided to Us for the Accident Medical Reimbursement benefit to be payable. If You are reimbursed for any of these expenses by any other source, We will only be liable for the excess of the amount that You have not recovered from the other source.

#### **Living Care**

In the event You sustain an Injury or suffer an Illness resulting in Loss of Independent Existence and require the ongoing physical assistance of another person to perform the Activity of Daily Living, whether aided or unaided with special equipment, device and/or apparatus, We will pay the sum insured as stated in the Policy Schedule

You can only claim under this Policy for either Loss of Independent Existence due to Injury or Living Care benefit but not for both.

The Policy will be cancelled once this benefit is paid.

#### **Daily Hospital Income (Injury)**

In the event of an Injury resulting in Hospital Confinement, We will pay You the daily Hospital cash, as specified for this benefit in the Policy Schedule, for each day of Your stay in a Hospital, up to a maximum of 30 days per Injury.

Successive Hospital Confinements due to the same Injury are considered to be part of the same period of Hospital Confinement, unless the discharge date for the prior Hospital Confinement is separated from the admission date for the next Hospital Confinement by at least 45 consecutive days.

In the event You are discharged from a Hospital and transferred immediately to a Community Hospital for a further period of Hospital Confinement due to the same Injury, this benefit is payable up to the remainder of the maximum payment period of 30 days.

We will only pay claims either for Daily Hospital Income (Injury) or Daily Hospital Income (Illness) benefit under this Policy but not for both.

#### **Daily Hospital Income (Illness)**

In the event of an Illness resulting in Hospital Confinement, We will pay You the daily Hospital cash, as specified for this benefit in the Policy Schedule, for each day of Your stay in a Hospital, up to a maximum of 15 days per Illness.

Successive Hospital Confinements due to the same Illness are considered to be part of the same period of Hospital Confinement, unless the discharge date for the prior Hospital Confinement is separated from the admission date for the next Hospital Confinement by at least 45 consecutive days.

In the event You are discharged from a Hospital and transferred immediately to a Community Hospital for a further Hospital Confinement due to the same Illness, this benefit is payable up to the remainder of the maximum payment period of 15 days.

We will only pay claims either for Daily Hospital Income (Injury) or Daily Hospital Income (Illness) benefit under this Policy but not for both



### **Accident Medical Reimbursement due to Road Traffic Accident**

If You sustain an Injury due to a Road Traffic Accident, We will reimburse You the Medical Expenses incurred up to the maximum sum insured for this benefit as stated in the Policy Schedule for any one Accident.

All Medical Expenses under this benefit must be prescribed by a Doctor and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Accident Medical Reimbursement due to Road Traffic Accident benefit is payable only after the maximum payout under Accident Medical Reimbursement benefit (if applicable under your Plan) has been fully paid to You.

You have up to a maximum of 30 days from the date of the Accident to receive the first medical treatment. If Your first medical treatment takes place beyond this period, We will not admit Your claim.

Doctor's reports and/or all relevant supporting documents are to be provided to Us for Accident Medical Reimbursement due to Road Traffic Accident benefit to be payable If You are reimbursed for the Medical Expenses by any other source, We will only be liable for the excess of the amount that You have not recovered from the other source.

### **Ambulance Fees & Transport Reimbursement**

In the event of an Injury requiring immediate land ambulance or any other paid land transportation to the nearest Hospital and transfer from the Hospital or Community Hospital back to Your usual place of residence upon discharge, We will reimburse the ambulance or transport fees up to the maximum sum insured per Policy Year for this benefit as stated in the Policy Schedule.

If You are reimbursed for the same ambulance or land transport expenses by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

## **C. Your Policy Exclusions**

### **1. General Exclusions**

The following exclusions apply to all sections of this Policy.

We will not pay any claim under this Policy in connection with:

- (a) Any Injury or Illness sustained while performing any activities or duties related to any of the occupations listed below:
  - i. Security, policing or firefighting, piloting or crewing of any air or water vessel;
  - ii. Off-shore work or activities including oil rig work;
  - iii. Loggers and sawmill workers, workers handling boilers or pressure vessels or crane operators;
  - iv. Workers engaged in construction of dams, bridges, tunnels or underground work;
  - v. Miners and quarry workers;
  - vi. Work that involves heavy machinery including cranes and forklifts, explosives or hazardous materials or chemicals;
  - vii. Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
  - viii. Window cleaners and construction workers at heights exceeding 9 meters (outside a building);
  - ix. Installation works exceeding 30 meters in height (not limited to construction workers only);
  - x. Diver; or
  - xi. Other occupations like those characterized above and which place You at risk of Injury necessitating specialist equipment (e.g. harness) or protective gear to keep them safe;
- (b) Engagement in aerial activity other than as a fare paying passenger in any properly licensed commercial aircraft;
- (c) Engagement in a sport as an occupation and/or in a professional capacity where You could earn income or remuneration from engaging in such sport;
- (d) Any Extreme Sports and Sporting Activities;
- (e) Suicide or attempted suicide or intentional self-injury, or from deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained while You are in a state of insanity;
- (f) Any criminal or intentional act and breaking of any government laws and regulations on Your part;
- (g) Any treatments arising from pregnancy, miscarriage, abortion, childbirth, sterilisation, contraception as well as treatment for infertility;
- (h) Any sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any infection by Human Immunodeficiency Virus (HIV);
- (i) Provoked assault, intoxication, drugs abuse or insanity;
- (j) Expenses for general check-ups, convalescence, custodial or rest homes or centres;
- (k) Dental disease, dental care or surgery, cosmetic or plastic surgery or any elective surgery unless necessitated by Injury;
- (l) Any Injury to teeth occurred during eating activities (e.g., biting and chewing);
- (m) Dentures, dental crowns, implants, unsound and/or unnatural teeth;



- (n) Health supplements including but not limited to vitamins, prebiotics, probiotics and skin care products whether prescribed by a Doctor or purchased over the counter;
- (o) Any expenses incurred for treatment of investigation of a preventive nature, vaccinations or any treatment which is not medically necessary;
- (p) Any congenital anomalies or physical impairment;
- (q) Any mental, psychiatric and/or nervous disorders including any neuroses and their physiological or psychosomatic manifestations, anxiety or depression, sleep disorders, alcoholism and drug related treatment;
- (r) Pre-Existing Condition;
- (s) Your failure to follow medical advice given by a Doctor;
- (t) Any Injury directly or indirectly caused by any kind of disease, illness, virus, bacterial or any other kind of infection howsoever caused. This exclusion shall not apply to Injury resulting from Food Poisoning, Insect/Animals Bites or when You purchase the optional Daily Hospital Income (Illness) benefit and Living Care benefit;
- (u) Any infectious diseases arising from a pandemic as declared by the World Health Organization;
- (v) Serving in any branch of the military or armed forces of Singapore while on duty; or
- (w) Driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test.

## **2. War**

We will not cover any loss damage, Injury or liability directly or indirectly caused or contributed to by war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power.

## **3. Nuclear Risks**

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- (a) a terrorist, criminal or other malicious entity's dispersal or application of pathogenic or poisonous biological or chemical materials or release of pathogenic or poisonous biological or chemical materials;
- (b) ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- (c) the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

## **4. Economic Sanctions**

The insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

## **D. Your Policy Conditions**

### **1. Geographical Limits**

The coverage under this Policy is 24 hours a day, worldwide unless otherwise endorsed or amended. This Policy covers You outside Your Usual Country of Residence on a worldwide basis, provided that the maximum period You are outside of Your Usual Country of Residence is not more than 90 consecutive days at any one time.

### **2. Governing Law**

This Policy is governed by the laws of Singapore.

### **3. Burden of Proof**

If We allege that by reason of any of the exclusions under Part C above, any loss, damage, Injury or liability is not covered by this Policy, the burden of proving the contrary shall be on You.

### **4. Duty of Disclosure**

As explained in Part A of this Policy, all information You provide to Us in the Application Form and through any other means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You and on what terms.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us or if there is any fraud, misstatement or concealment in respect of this Policy or of any claim, You may not receive any benefits under this Policy and/or We may cancel or void this Policy.



**5. Cover Selection**

This Policy provides You with cover for benefits under the Selected Plan during the application process and approved by Us.

**6. Eligibility & Age**

- (a) To be eligible for cover under this Policy, You must continually satisfy the Usual Country of Residence definition and all other terms and conditions of this Policy; and
- (b) Entry age is from age 40 to 74 years old (as at last birthday), renewable up to 90 years old (as at last birthday).

**7. Exclusion of Third Party Rights**

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001(Cap. 53B) to enforce any of its terms.

**8. Reasonable Care**

You must take all reasonable care to avoid or mitigate the occurrence of any circumstance which may lead to a claim under this Policy.

**9. Offset Clause**

If You are entitled to receive a reimbursement of all or part of claimed expenses from any other source for any of the benefits in this Policy, We will only be liable for the excess of the amount recoverable from such other source or insurance, up to the maximum sum insured as specified in the Policy Schedule. This condition is only applicable to benefits whereby payment is on a reimbursement basis.

**10. Changes of the Terms, Conditions or Premiums**

We reserve the right to amend the terms, conditions or premiums of this Policy at any time during the validity of this Policy and/or at the renewal of this Policy by giving You:

- (a) 30 days' written notice of such change, or
- (b) Immediate written notice of such change, if such amendment is necessary due to any government or statutory requirement which impacts this Policy.

No amendments to this Policy shall be valid unless approved in writing by Our authorized representative and reflected in an Endorsement. No broker, agent or advisor has the authority to amend or waive any of the terms, conditions and premiums of this Policy.

**11. Change of Occupation**

You must inform Us and obtain Our written agreement if Your occupation changes and is different from what was disclosed during the application. Our written consent to such change may be subject to the payment of additional premium. We will not pay nor be liable for any claim if You fail to disclose to Us the change in Your occupation-

**12. Change in Usual Country of Residence**

You must inform Us in writing of any change in Your Usual Country of Residence. A change in the Usual Country of Residence will be deemed to mean You are living or intending to live in another country for more than 90 consecutive days. Upon receipt of such information, We may at Our option continue to cover You on the same terms and conditions or terminate this Policy.

**13. Notification and Claims Procedures**

You may download the claim form from our website <https://www.aig.sg/personal-claims/pa-health-claim>. The claim form must be returned to Us fully completed within 30 days upon Your receipt of the form together with all supporting documents to prove Your loss. You must, at any time upon Our request and at Your own cost, submit any other documents in support of the claim as soon as possible and in any event within 60 days after receiving the notice of such requirement from Us.

**14. Receipts**

We will not be committed by any notice of any trust, charge, lien, assignment or other dealing with this Policy and Your receipt of any compensation payable under this Policy will in all cases amount to a full and final discharge of Our liability under this Policy. In the event of any successful claim or demand made by any person or entity as beneficiaries in respect of the compensation paid to You, You agree to indemnify Us in full upon Our written demand.





#### **15. Medical Examination and Treatment**

You will at Your expense furnish to Us all such medical reports, certificates, information and evidence as may be required by Us and You will, whenever required to do so, arrange to submit to medical examination by Doctors appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense and where practicable, for notice to be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Doctor and Your Doctor, the opinion of Our Doctor will prevail and be binding on You or Your estate. Where medical certificates / reports are required to be furnished, We will only accept medical certificates / reports issued by a Doctor. Certificates or reports issued by a registered herbalist, chiropractor, physiotherapist, acupuncturist, osteopath or bonesetter practitioner will not be accepted.

In the course of Our claims process, You are to render full cooperation to Us and to Our appointed service providers, vendors and experts, including providing face to face interviews if and when required.

#### **16. Payment of benefits**

Subject to Section 49L and Section 49M of the Insurance Act (Cap. 142), We will pay all benefits to You or Your estate in the event of Your death. The receipt of any benefit payable under this Policy to You or Your legal representatives shall constitute full and final discharge of Our liability under this Policy.

#### **17. Cancellation**

We may cancel this Policy by giving You 7 days' written notice at Your last known address. You may also cancel this Policy by writing to Us.

We will refund You the premium paid less a pro-rated amount for the period when You were covered under this Policy

Notwithstanding the above. We will not refund You any unused premium if:

- (a) a claim has arisen in the Policy Year; or
- (b) the premium to be refunded is below S\$25.00.

#### **18. Automatic Termination of Policy**

This Policy will automatically terminate on the happening of any one of the following events:

- (a) on the date You attain ninety-one (91) years of age;
- (b) upon Your death, from any cause;
- (c) when any premium due is not paid in accordance to Section D – Your Policy Conditions, Clause 29 Payment Before Cover Warranty under this Policy; or
- (d) when Loss of Independent Existence due to Injury benefit, Living Care benefit or more than 50% under the Permanent Disablement Compensation Table is paid for any one Injury.

For the avoidance of doubt, if Your Policy is terminated under this Clause 18, We will not refund You any unused premium.

#### **19. Misrepresentation or Fraud**

Any fraud, deliberate dishonesty or deliberate hiding of any information connected with the application for this Policy, for ongoing/subsequent disclosures or in connection with a claim made, will void this Policy and We will treat the Policy as if it never existed. In such event, We will not refund any premiums paid and will not make payments for any claims submitted to Us. We also reserve the right to recover any amount paid to You in respect of any fraudulent claims submitted to Us and already paid by Us to You.

#### **20. Misstatement of Age**

You must inform Us and obtain Our written agreement when there is a misstatement of Your age than what was disclosed during the application. Our written consent may be subject to the payment of additional premium.

If at the correct age You would not have been eligible for cover under this Policy, no benefit shall be payable. Our liability shall be limited to the refund of the premium paid without interest.

#### **21. Duplication of Cover and Other Insurance Cover**

If You make a valid claim under this Policy and have more than one Policy with Us which is the same product and provides the same cover, We will consider You to be insured under the Policy which provides the highest benefit level. If the cover is for reimbursement of costs, expenses or third party liability payments and You have more than one Policy with Us which provide the same or similar cover but which are not identical products, such costs, expenses or third party liability payments will be distributed proportionately between the policies based on the proportion of the cover limit. If however the cover is for reimbursement of costs, expenses or third party liability payments and You have insurance with other insurers providing the same or similar cover, We will only pay You Our proportion of the cover limit of Your claim based on the total number



of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under this Policy and any other Policy(ies) You have with Us.

## **22. Dealing with Disputes**

Any disputes arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

## **23. Reinstatement of Policy**

When If the Policy is cancelled due to the non-payment of premium, You must make an application for reinstatement of this Policy within 90 consecutive days from the first Premium Due Date on which premium was not paid on. All reinstatements will be determined at Our sole discretion and will require You to agree to Our reinstatement terms and conditions before the Policy is reinstated.

We will not pay any claims for any event Benefits will not be payable for any event likely to give rise to a claim under this Policy which occurred during the period when the Policy was not in force.

## **24. Contract Rights of 3rd Parties**

A person who is not a party to this contract Policy will have no rights under the Contracts (Rights of Third Parties) Act 2001 (Cap. 53B) to enforce any of its terms.

## **25. Change in Plans**

Any change in Plan is subject to Our prior written approval. If a claim was incurred by You prior to this change, We will adjudicate the claim for You based on the Policy terms and conditions applicable prior to the change in Plan.

## **26. Waiver of Your Rights**

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.

## **27. 14 Days Free Look Privilege**

You have 14 days from the receipt of this Policy to examine its terms and conditions. You may cancel this Policy within these 14 days by written request to Us. If there is no claim made within these 14 days, We will refund You any premium paid. If this Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Once this Policy is cancelled, We will have no liability under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting this Policy. This provision is not applicable to any policies with terms of cover of less than a year and to renewals.

## **28. Premium Payment for Monthly or Annual Renewals**

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

## **29. Payment Before Cover Warranty**

Notwithstanding anything contained in this Policy, You agree and acknowledge that:

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of this Policy or renewal certificate.
- (b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date, then the Policy or renewal certificate will be deemed to be cancelled immediately and no benefits will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or renewal certificate.
- (c) In respect of coverage with a "Free Look" provision, You may return the original Policy document to Us or Our



intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been notified or made under this Policy.

- (d) If payment of full premium is to be made by credit card or bank GIRO whether monthly, annually or at such periods as may be agreed, the submission to Us of a complete and properly signed direct debit authorisation form (or such other form as may be required by the card centre, bank or Us) to Us on or before the Effective Date will be deemed to be payment received by Us, subject to clause (e) below.
- (e) In the event of any rejection by the card centre or bank of the direct debit authorization form (or such other form as referred to in clause (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason), We will allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should the second attempt fail for any reason, the Policy or renewal certificate will be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or renewal certificate.

### **30. Validity of Remainder of Policy**

In the event that any portion of this Policy is found to be invalid or unenforceable, the remainder of this Policy will remain valid, and in full force and effect.

### **31. Data Use**

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in this Application Form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your authorized agents or representative, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in Our Data Privacy Policy which include:
  - i. Processing, underwriting, administering and managing Your relationship with Us;
  - ii. Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
  - iii. Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
  - iv. Managing Our infrastructure and business operations; and
  - v. Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at <http://www.aig.sg/privacy>.

If You have not opted out, You have also consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) Enroll You in contests, prize draws and similar promotions
- (b) Contact You to market other insurance, and/or Our, Our group companies and/or Our business partners' financial products and/or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at [singaporedataprotectionofficer@aig.com](mailto:singaporedataprotectionofficer@aig.com).

### **32. Insurance Act (Cap.142)**

This Policy is issued in Singapore and is subject to the Insurance Act (Cap.142).

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- (a) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- (b) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- (c) You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- (d) You have a pass or permit required under the Immigration Act (Cap.133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.



If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

**33. Notices to You**

We provide formal written notices to You either by post or by electronic means using the last updated contact information provided to Us. We will not be responsible for any consequences arising from Your failure to notify Us of any change of contact information.

**34. Written Notice**

Every notice or communication to be made under this Policy shall be given in writing to Us either via post or electronic mail (e-mail).

**35. Currency**

All benefits payable under this Policy will be in Singapore dollars. When a claim is made by You for losses incurred in a foreign currency, We will pay You in Singapore dollars based on the prevailing currency exchange rate based on the date of loss or as determined by Us.

**36. Tax**

Where We are, or believes it will become, liable for any tax or other imposts levied by any Government, authority or other body in connection with this Policy, We may reduce, vary or otherwise adjust any amounts (including but not limited to premiums, charges and Benefits), under this Policy in the manner and to the extent it determines to be appropriate to take account of the tax or impost.

**37. Assignment**

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment.

**38. Compliance with Policy Provisions**

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

**39. Entire Contract**

The contract for this Policy is between You and Us only. This Policy in its entirety including Policy Schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No broker, agent or advisor has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

**E. Your Policy Definitions**

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, Policy Schedule and where applicable, certificate of insurance, hold cover letter/cover note and Endorsement.

**Accident** means a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the Period of Insurance.

**Accidental Death** means death as a result of an Accident.

**Act of Terrorism** means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf or in connection with any organization or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

**Acquired Immune Deficiency Syndrome or AIDS** shall have such meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia),



HIV Wasting Syndrome or any disease or Illness in the presence of a sero-positive test for HIV provided that:

- (a) **Malignant Neoplasm** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).
- (b) **Opportunistic Infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

**Activities of Daily Living** means the following activities which You can undertake on their own without any assistance:

- (a) **Washing** means the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) **Dressing** means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial Limbs or other surgical appliances;
- (c) **Feeding** means the ability to feed oneself once food has been prepared and made available;
- (d) **Toileting** means the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (e) **Mobility** means the ability to move indoors from room to room on level surfaces; or
- (f) **Transferring** means the ability to move from a bed to an upright chair or wheelchair and vice versa;

**Application Form** refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

**Big Toe** means the first digit of a Foot.

**Bone Site** means the body part as itemized in the title of each Event under Events A to H of the Compensation Table under Fractures, Dislocation, Severe Burns & Specified Injuries benefit, E.g. The ribs in the ribcage or cheekbone under Event H, or the hip or pelvis under Event A, are each a separate individual Bone Site.

**Business Trip** means a period of authorised Overseas business travel undertaken by You from the departure date until You return to Singapore.

**Chronic Condition** means a medical condition that is expected to persist for the remainder of the Your natural life.

**Coccyx** means the four fused vertebrae located at the bottom of the spine.

**Colles-Type Fracture** means a Wrist Fracture that occurs when the radius bone in your forearm breaks. It's also known as a distal radius Fracture, transverse Wrist Fracture, or a dinner-fork deformity of the Wrist.

**Community Hospital** means any approved community hospital under the relevant government laws and regulations that provides medical services for patients who require a short period of continuation of care immediately after their discharge from a Hospital. It does not refer to a clinic, a nursing home, rest home, palliative care, hospice, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioral disorders, sanatorium, home for the aged or similar establishment even if located at the same place.

**Complementary or Alternative Medical Treatments** means actual, reasonable, medically necessary and customary expenses for medical treatment(s) provided by a registered herbalist, chiropractor, physiotherapist, acupuncturist, osteopath or bonesetter licensed under any applicable laws and acting within the scope of his/her license and training. These treatments cannot be administered by You, Your spouse, business partner, employer, employee, agent or a person who is related to You in any way by blood, marriage or adoption. For the avoidance of doubt, the types of registered practitioners under this definition are not considered Doctors as defined.

**Complete Fracture** means a Fracture in which the bone is broken completely across with no connection left between the bone pieces.

**Compound Fracture** means a Fracture where the bone breaks through the skin. This is also known as an open Fracture.

**Compression Fracture** means a vertebral bone in the spine that has decreased due to a Fracture.

**Concussion** means a head trauma resulting in loss of consciousness, amnesia and contusion to the brain.

**Depressed Fracture** means a break in the skull in which bone fragments are pushed below the normal surface of the skull.

**Disablement** means physical impairment resulting from Injury that is caused solely and directly from an Accident and is independent of all other causes.

**Dislocation** means an abnormal separation in a joint, where two or more bones meet, which is diagnosed by a Doctor through radiological evidence and diagnostic techniques.



**Doctor** means a qualified and registered medical practitioner licensed under local applicable laws and acting within the scope of his/her licensing and training. This does not include the types of registered practitioner(s) listed under the definition of Complementary or Alternative Medicine. The Doctor must not be You, Your business partner, employer, employee, agent, or a person who is related to You in any way by blood, marriage or adoption.

**Effective Date** means the later of:

- (a) the Inception Date as specified on the Policy Schedule,
- (b) the effective date any additional cover or increased sum insured is granted to You while You are covered under this Policy, only in respect to the additional cover or increased sum insured, or
- (c) the last reinstatement date of this Policy.

**Endorsement** means a written notice informing You of any change in information under this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

**Extreme Sports and Sporting Activities** means any sport or sporting activities that presents a high level of inherent danger (i.e. involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialized gear) or of personal risk.

This shall include but not be limited to any mountaineering involving climbing harnesses, belay or rappel devices ropes and guides; any mountaineering or trekking above 5,500 meters; big wave surfing; winter activities like lugging, bobsleighbing, ski or snow board jumping or stunts, bicycle, motor, air or sea craft speed trials or stunts, canoeing/kayaking and white and black water rafting in grade 4 or higher rapids, cliff jumping/diving, rock climbing (except on man-made walls), sky diving, paragliding, hang gliding, parachuting, horse jumping, horse polo, ultra-marathons, biathlons, triathlons or any aerobatics.

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 recognized local tour operator/activity provider but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities;

**Fracture** means a complete or incomplete break in the continuity of a bone and is diagnosed by a Doctor through radiological evidence and diagnostic techniques.

**Finger(s)** means a digit of a Hand.

**Foot** means the entire foot below the ankle.

**Hand** means the part of the body at the end of the arm, including the Fingers and Thumb.

**Hairline Fracture** means small or thin crack(s) on the outer layer of the bone. This is also called a fissure fracture.

**Hospital** means any institution lawfully operated for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery (including operating theatres) in the same premises, with 24 hours daily nursing service by registered graduate Nurses and operated under the supervision of Doctor(s). It does not refer to a clinic, a nursing home, rest home, convalescence, palliative care, hospice or rehabilitation centres, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioural disorders, sanatorium, any transitional care centre or home for the aged or similar establishment; even if located at the same place.

**Hospital Confinement** means admission in a Hospital or a Community Hospital during the Period of Insurance as a registered patient for a minimum period of 24 consecutive hours upon the recommendation of a Doctor and for which the Hospital or the Community Hospital charges You for room and board.

In the event that You are admitted as an in-patient for a minimum period of 6 consecutive hours but less than 24 consecutive hours and such confinement is evidenced by room and board charged by the Hospital or Community Hospital, We will pay an amount equivalent to one day of confinement.

**Illness** means a sickness, disease or other physical conditions characterized by a pathological deviation from the normal healthy state contracted during the Period of Insurance and commencing after the Waiting Period.

**Inception Date** means the commencement date of insurance at inception as specified in this Policy.

**Injury** means a bodily injury which is sustained by You within 365 days from the date of the Accident during the Period of Insurance and is caused by an Accident solely and independently of any other causes including but not limited to any Illness, pre-existing or congenital condition.

**Internal Injuries** means an Injury resulting in an open abdominal or thoracic surgery (excluding hernias).

**Limb** means the entire limb between the shoulder and the Wrist or between the hip and the ankle.



**Loss Of Independent Existence** means the Permanent inability to perform at least three out of the six Activities of Daily Living.

**Medical Expenses** means any actual, reasonable, medically necessary and customary expenses incurred by You within 365 days of sustaining Injury for:-

- (a) Hospital Confinement;
- (b) Doctor's consultation;
- (c) medical and surgical treatment;
- (d) X-ray;
- (e) nursing treatment;
- (f) medical supplies; and
- (g) dental treatment where such treatment is necessarily incurred to restore sound and natural teeth following an Accident.

Any Hospital Confinement accommodation expenses is restricted up to the cost of a single standard private room.

**Motor Vehicle** means a vehicle that:-

- (a) is propelled wholly or partly by a motor or by any means but not by human or animal power; and
- (b) is licensed and used or intended to be used on any Road.

**Multiple Fractures** shall mean more than one Fracture in the same Bone Site.

**Nurse** means a person who is legally certified with a nursing qualification and registered with the relevant statutory nursing council in Singapore to provide nursing services within the scope of their licensing and training in the geographical area of practice. The attending Nurse cannot be You, Your business partner, agent, or a person who is related to You in any way by blood, marriage or adoption.

**Overseas** means outside any territorial limits of Singapore.

**Paraplegia** means the entire paralysis of both legs and part or whole of the lower half of the body.

**Pathological Fracture** means a complete or incomplete break in the continuity of a bone, in an area where disease has caused weakening of the affected bone.

**Pedicle** means a stub of bone that connects the lamina to the vertebral body to form the vertebral arch and is on the posterior side (back) of your vertebrae.

**Period of Insurance** means the period You are covered under this Policy and shall commence on the latter of Policy Effective Date or last renewal date and such period will end when the Policy is cancelled or not renewed.

**Permanent** means lasting for at least 365 consecutive days and at the end of that time is certified by a Doctor as being beyond hope of improvement and will in all probability continue for the remainder of the Your natural life.

**Plan** means the benefits and corresponding sum insured limits selected by You and approved by Us for this Policy, as shown in the Policy Schedule.

**Policy** means the Application Form, Policy terms and conditions, including any information provided or declaration made by You or on Your behalf, Policy Schedule and, where applicable, certificate of insurance, hold cover letter/cover note and any Endorsement to this Policy.

**Policy Schedule** refers to the document showing details of the Period of Insurance, Your particulars, including the applicable Policy benefits and the corresponding sum insured, which should be read with this Policy.

**Policy Year** means a period of 12 months from the Inception Date and each further consecutive period of 12 months for which the Policy applies from for any period of cover as agreed between You and Us.

**Pre-Existing Condition** is any Injury, Illness or other condition:

- (a) for which You had sought or received treatment, medication, advice or diagnosis before the Policy Effective Date;
- (b) which first manifested itself, worsened, became acute or presented signs or symptoms prior to the Policy Effective Date and which would have caused any reasonable person to seek diagnosis, care or treatment; or
- (c) which is a Chronic Condition or cancer diagnosed before the Policy Effective Date.

**Premium Due Date** means the date on which Premium is due to be paid by You for this Policy. In respect of the :

- (a) First Premium  
The first premium is due on the next working day following the day You agree to purchase this Policy.



- (b) **Monthly Renewal Premium**  
Monthly renewal premiums are due on or before commencement of each month's Period of Insurance as shown in the Policy Schedule.
- (c) **Annual Renewal Premium**  
Annually renewal premiums are due on or before commencement of the next Policy Year.
- (d) **Reinstatement Premium**  
The premium for reinstatement of Policy is due on the next working day following Our approval of Your request to reinstate the Policy. If Premium is not paid, the Policy will remain null and void.

**Quadriplegia** means the entire paralysis of both legs and both arms.

**Road Traffic Accident** means an Accident which occurred on the Road whilst You are either a pedestrian, a cyclist, travelling as a fare-paying passenger in a public land transport, a driver or passenger in a Motor Vehicle. This includes any Accident whilst boarding or alighting from a Motor Vehicle.

**Road** means any private road, public road or any other road to which the public has access to.

**Rules of Nines** means the internationally accepted medical classification used by Doctors to assess the total body surface area (TBSA) that is burned based on estimating and assigning percentages to different body areas.

**Second Degree Burns** means partial thickness or deep partial-thickness burns which may affect both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands) as diagnosed by a Doctor. An assessment of the percentage of total body surface area (TBSA) affected by these burns will be determined by a Doctor using the Rules of Nines.

**Selected Plan** means the plan which You selected at the time of application for this Policy and as stated in the Policy Schedule.

**Severe Burns** means either Second Degree Burns or Third Degree Burns as diagnosed by a Doctor.

**Spinal Column** refers to the vertebrae consisting of 33 individual bones that interlock with each other to form the spinal column.

**Spinous Process** means the bones that make up the spine which are called vertebrae. Each vertebra has a bony section that points out towards the back. These sections are called the spinal process. A spinous process fracture is a break in one or more of these sections.

**Strike, Riot or Civil Commotion** means:-

- (a) the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance; or
- (b) the intentional act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or minimizing the consequences of such act;

but does not apply to any Accident, loss, damage or liability (except as legally required ) which is directly or indirectly caused by or contributed to or arising out of or in connection with:

- (a) war, invasion, or other acts of foreign powers or warlike operations (whether war is declared or not), civil war; or
- (b) mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of such government by terrorism or violence or by the direct or indirect consequences of any of the said occurrences.

**Thumb** means the first digit of a Hand.

**Third Degree Burns** means full thickness burns which result in the destruction of both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands), that can also affect deeper tissues, as diagnosed by a Doctor. These burns usually require surgery or skin grafting. An assessment of the percentage of total body surface area (TBSA) affected by these burns will be determined by a Doctor using the Rules of Nines.

**Toe** means a digit of the Foot.





**Total Disablement** means Injury which solely, directly and totally disables and prevents You from attending to Your business, profession or occupation (of any and every kind) or if You have no business, profession or occupation, from performing three or more Activities of Daily Living.

**Total Loss** means

- (a) In the case of a Limb
  - i. Loss by Permanent physical severance of the Limb; or
  - ii. Permanent total and irrecoverable loss of use of the Limb.
- (b) In the case of a loss of Thumb, Finger or Toe
  - i. Loss by Permanent physical severance of the entire Thumb, Finger or Toe; or
  - ii. Permanent, total and irrecoverable loss of use of a complete Thumb, Finger or Toe.
- (c) In the case of loss of sight
  - i. Permanent, total and irrecoverable physical loss of one or both eyes; or
  - ii. Permanent, total and irrecoverable loss of the sight of one or both eyes.
- (d) In the case of loss of speech  
Permanent, total and irrecoverable loss of speech resulting in the inability to articulate any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.
- (e) In the case of loss of hearing  
Permanent, total and irrecoverable loss of hearing in one or both ears as certified by a Doctor.

**Transverse Process** refers to the small bony protrusions of the right and left side of each vertebrae of the Spinal Column. A transverse process fracture is a break or crack in one or more of these protrusions and which can occur along the Spinal Column.

**Usual Country Of Residence** means You are ordinarily residing in Singapore either as a citizen or registered as a permanent resident or holds at the time of claim a valid employment or dependent permit granted by Singapore government.

**Waiting Period** means a period of 90 days from the Effective Date.

**Wrist** means the carpus or carpal bones which are the eight bones forming the proximal skeletal segment of the Hand.

**We/Our/Us** means AIG Asia Pacific Insurance Pte. Ltd.

**You/Your** means the person named as the insured person in the Policy Schedule to whom cover under this Policy extends under Part B.

## **F. Your Policy Endorsements**

The following endorsements apply to this Policy:

### **1. Strike, Riot or Civil Commotion and Act of Terrorism**

This Policy is extended to cover You against Accidental Death or Injury as a result of Strike, Riot, Civil Commotion or any Act of Terrorism. We will not pay for any claim arising out of or in connection with Your own participation or provocation of any such actor if such act could reasonably have been avoided by You.

### **2. Hijack, Murder and Assault**

This Policy is extended to cover Accidental Death or Injury as a result of You being a victim of hijack, murder or assault. We will not pay for any claims arising out of or in connection with Your own participation or provocation of any such act.

### **3. Drowning and Suffocation**

This Policy is extended to cover against Accidental Death or Injury as a result of drowning or suffocation by poisonous fumes, gas or smoke. We will not pay for any claim for such Injury arising out of or in connection with Your wilful or intentional act.

### **4. Exposure and Disappearance**

This Policy is extended to cover You if You are exposed to the elements due to an Accident and You sustain an Injury or die as a result of such exposure.

If Your body has not been found within 365 days after the date of disappearance, sinking or wrecking of the aircraft or



other conveyance either on the ground or at sea in which You were travelling at the time of the Accident We will presume that You died from this Accident. This is subject to a signed undertaking by Your legal representative that if this presumption is subsequently found to be wrong, any payment made under this Policy will be refunded to Us.

**5. Motor Cycling**

This Policy is extended to cover You when you are motor-cycling (whether as a licensed rider or a pillion-rider), provided that at the time of the Accident, You are wearing a safety helmet, abiding by all applicable road laws of that country that You are travelling in, and not engaging in or practising for any racing or hill climbing contests, reliability trial sand speed or duration testing.

**6. Unscheduled Flight**

This Policy is extended to cover You as a passenger in any properly licensed private aircraft and/or helicopter forming part of a Business Trip whilst You are travelling outside Singapore.

**7. Food Poisoning**

This Policy is extended to cover You if You suffer from food poisoning.

**8. Accidental animal or insect bites (with dengue fever inclusion)**

This Policy definition of Injury is extended to include Injury directly resulting from animal or insect bites. This excludes any claims in connection with any infectious diseases other than dengue fever or dengue hemorrhagic fever (DHF) arising from a mosquito bite.

**IMPORTANT NOTICE**

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).