

DIAMOND HOSPITAL INCOME

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 Coverage**Daily Hospital Cash (Sickness)**

In the event of Sickness resulting in Your Hospital Confinement, We will pay You the amount specified as "Daily Hospital Cash" for this benefit in the policy schedule, for each day of Your stay in a Hospital, up to a maximum of 365 days.

Successive Hospital Confinements due to the same Sickness 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 forty-five (45) days.

Daily Hospital Cash (Injury)

In the event of Injury resulting in Your Hospital Confinement, We will pay You the amount specified as "Daily Hospital Cash" for this benefit in the policy schedule, for each day of Your stay in a Hospital, up to a maximum of 365 days.

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 forty-five (45) days.

Intensive Care Cash (Sickness)

In the event of Sickness resulting in Your hospitalization in an Intensive Care Unit, We will pay You the amount specified as "Daily Intensive Care Cash" for this benefit in the policy schedule, for each day of Your stay in a Hospital in the Intensive Care Unit, up to a maximum of 30 days.

Intensive Care Cash (Injury)

In the event of an Injury resulting in Your hospitalization in an Intensive Care Unit, We will pay You the amount specified as "Daily Intensive Care Cash" for this benefit in the policy schedule, for each day of Your stay in a Hospital in the Intensive Care Unit, up to a maximum of 30 days.

Accident Medical Reimbursement

We will reimburse You Reasonable and Customary Medical Expenses paid to a Doctor for treatment obtained by You as a result of an Injury, up to the maximum sum insured for this benefit as stated in the policy schedule.

If You are reimbursed for such Reasonable and Customary Medical Expenses by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

Overseas Hospital Cash (Sickness)

In the event of Sickness suffered when You are travelling overseas for purposes other than seeking medical treatment which results in Your hospitalization overseas as recommended by a Doctor as being medically necessary, We will pay You the amount specified as "Overseas Hospital Cash" for this benefit in the policy schedule, for each day of Your stay in a Hospital overseas, up to a maximum of 365 days.

Successive overseas Hospital Confinements due to the same Sickness 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 forty-five (45) days.

Overseas Hospital Cash (Injury)

In the event of an Injury occurring when You are travelling overseas for purposes other than seeking medical treatment, which results in Your hospitalization overseas as recommended by a Doctor as being medically necessary, We will pay You the amount specified as "Overseas Hospital Cash" for this benefit in the policy schedule, for each day of Your stay in a Hospital overseas, up to a maximum of 365 days.

Successive overseas 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 forty-five (45) days.

Discharge Transportation Cash

We will reimburse You the amount incurred by You as transportation costs when discharging from a Hospital up to the maximum sum insured as specified for this benefit in the policy schedule, but only in relation to Your discharge from the Hospital following the same Hospital Confinement for which a valid claim is payable under any of the other benefits in this Policy, except for the Accident Medical

Reimbursement benefit.

C. Your Policy Exclusions

1. General Exclusions

We will not pay nor be liable for any event arising directly or indirectly out of:

- (a) Any Injury which arises in the course of Your occupation if Your occupation falls under Occupational Class 4.
- (b) Engagement in aerial activity other than as a passenger in any properly licensed private and/or 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) 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;
- (e) Any criminal, intentional or illegal act and breaking of any government laws and regulations on Your part;
- (f) Any treatments arising from pregnancy, miscarriage (except if miscarriage is caused by an Accident as provided under this Policy), abortion, childbirth, sterilisation, contraception as well as treatment for infertility;
- (g) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any infection by Human Immunodeficiency Virus (HIV).
- (h) Provoked assault, intoxication, drugs abuse or insanity;
- (i) General check-up, convalescence, custodial or rest cure;
- (j) Dental disease, dental care or surgery, cosmetic or plastic surgery or any elective surgery unless necessitated by Injury;
- (k) Any congenital anomalies or physical impairment;
- (l) Any mental, psychiatric and/or nervous disorders including anxiety or depression, sleep disorders, alcoholism and drug related treatment;
- (m) Pre-existing Condition;
- (n) Any kind of disease, illness, virus, bacterial or any other kind of infection howsoever caused (with the exception of Food Poisoning and Insects/Animals Bite);
- (o) Any loss, damage, injury or liability directly or indirectly caused or contributed to by 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 the use of any nuclear weapons material;
- (p) Serving in any branch of the military or armed forces of Singapore, while on duty except while You are serving under peace time Singapore reservist duty (under Section 14 of the Enlistment Act, Cap. 93), for a period not exceeding 40 days during the Policy period;
- (q) Driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test;
- (r) Eyeglasses, contact lenses, examination for the prescription or fitting thereof, refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik);
- (s) Acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- (t) Any sickness or disease which commences within the first 30 days from the Effective Date of the Policy;
- (u) Strike, Riot or Civil Commotion.

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:

- 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
- the use of any nuclear weapons material.

4. 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.

5. 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.

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. Eligibility

- (a) Entry age is from age 16 to 64 years old (at last birthday), with renewal up to age 69 years old.
- (b) Cover for Your Dependent Child, if applicable, is from 15 days to 18 years of age (or up to 25 years of age for full time students in a recognised tertiary institution).
- (c) You must be in either Occupational Classes 1 or 2.
- (d) Your BMI reading should be within the range of 15 to 40.

6. Change of Occupation

You must inform Us and obtain Our written agreement when You change Your Occupational Class than what was disclosed in the Application Form. Our written consent may be subject to the payment of additional premium. We will not pay nor be liable for any claim if You fail to disclose the change in Your occupation.

7. Change in Country of Residence

You must inform Us in writing of any change in Your country of residence. A change in the country of residence will be deemed to mean You are living or intending to live in another country other than Your country of residence at the Effective Date of this Policy for more than 183 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.

8. Occupational Class

We reserve the right to cancel this Policy from the Inception Date should an incorrect Occupational Class be indicated.

9. Notification and Claims Procedures

Upon receipt of a notice of claim, We will furnish You with a claim form. This claim form must be returned to Us fully completed within 15 days upon Your receipt of the form together with supporting document to prove Your loss. You must at any time upon Our request, submit any other documents in support of the claim as soon as possible and in any event within 60 days after receipt of notice of such requirement.

10. Receipts

We will not be committed by any notice or 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 be effectual discharge of Our liability. 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.

11. Medical Examination and Treatment

You will at Your expense furnish to Us all such 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 notice will, where practicable, be given to Us before interment 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 Chinese Doctor 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.

12. Cancellation

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

We will refund 80% of the premium less a pro-rated amount to cover the period when You were covered Under this Policy.

You will not receive any refund of premium if on or before cancellation of this Policy:

- a claim has arisen;
- You have not promptly paid the premium due.

If this Policy is cancelled before the Effective Date, You shall pay us an administrative fee of S\$25 (before GST).

13. Termination of Policy

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

- (a) on the date You attain seventy (70) years of age;
- (b) in the case of Your Dependent Child, on the date on which he/she attains the age of 18, (or 25 years of age if he/she is a full

- time student in a recognised tertiary institution);
- (c) upon Your death; and
- (d) when any premium due is not paid in accordance to the Payment Before Cover Warranty clause under this Policy.

For the avoidance of doubt, refund of premium or a proportionate part thereof is not applicable in respect of termination under this clause.

14. 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.

15. Dealing with Disputes

Any disputes arising out of this Policy 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.

16. 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.

17. 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 this 14 days period by written request to Us. If there is no claim made within this 14 days period, 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.

18. Premium Payment for 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.

19. Premium Payment for Monthly 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.

20. 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.

21. 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, in full

force and effect.

22. 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:
 - Processing, underwriting, administering and managing Your relationship with Us;
 - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - Managing Our infrastructure and business operations; and
 - 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.com.sg/sg-privacy_1030_237853.html.

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.

23. Insurance Act (Cap.142)

This Policy is issued in Singapore and subject to 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":

- 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;
- 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; or
- 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
- 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.

24. Written Notice

Every notice or communication to be made under this Policy shall be given in writing to Us.

25. 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 determined by Us.

26. 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.

27. 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.

28. Entire Contract

This Policy, 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 agent 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, unforeseen and fortuitous event which results in You suffering death, Disablement or Injury.

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.

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 organisation 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.

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.

BMI or Body Mass Index has the meanings assigned to it by the World Health Organisation, which is a simple index of weight-for-height that is commonly used to classify underweight, overweight and obesity in adults. The formula to calculate a person's BMI is the weight in kilograms (kg) divided by the square of the height in metres (m) (kg/m²).

Chinese Doctor refers but is not limit to registered herbalist, acupuncturist and bonesetter and who is licensed under local applicable laws. The attending Chinese Doctor shall not be You, or Your business partner, employer, employee, agent, or a person who is related to You in any way.

Dependent Child(ren) means Your legal unmarried child(ren) who is/are between the ages of 15 days to 18 years or up to 25 years for full time students in a recognised tertiary institution and who is/are dependent upon You for at least 50% of his/her maintenance and support.

Doctor means a qualified and registered medical practitioner licensed under local applicable laws and acting within the scope of his/her licensing and training. The attending Doctor must not be You, or Your business partner, employer, employee, agent, or a person who is related to You in any way.

Effective Date means the commencement date of insurance, whether at inception or upon renewal, as specified in the period of insurance under this Policy.

Endorsement means a change of information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

Hospital means a place that:

- (a) holds a valid license (if required by law);
- (b) operates primarily for the care and treatment of sick or injured persons;
- (c) has a staff of one or more Doctors available at all times;
- (d) provides 24- hour nursing service and has at least one registered professional nurse on duty at all times;
- (e) has organized diagnostic and surgical facilities, either on premises or in facilities available at the Hospital on a pre- arranged basis; and
- (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.

Hospital Confinement means admission in a Hospital as a registered patient for an overnight stay upon the recommendation of a Doctor and for which the Hospital charges You for room and board.

Illness or Sickness means a physical condition suffered by You marked by a pathological deviation from the normal healthy state.

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

Injury means bodily injury which is sustained by You within 365 days from the date of an Accident and during the period of this insurance and is caused by an Accident solely and independently of any other causes.

Intensive Care Unit means a special department of a Hospital that provides intensive care medicine.

Occupational Class means the risk level associated with an occupation and encompasses the following 4 classes:

Class 1 (Very Light Occupational Hazards): Occupations that are professional, executive, administrative, managerial or clerical in nature which do not involve superintending or engaging in manual work.

Class 2 (Light Occupational Hazards): Occupations that are skilled/semi-skilled in nature or in wholesale or retail trade , which involve

superintending but not engaging in manual work and which do not require exposure to any hazards.

Class 3 (Medium Occupational Hazards): Occupations that are skilled in nature and which involve manual work but does not require use of equipment or machinery. This includes but is not limited to skilled trades such as plumbing, light carpentry, dry cleaning and food service, but excludes offshore risks, working at great heights or depths.

Class 4 (High Occupational Hazards): Occupations that are hazardous in nature such as those involving the use of heavy machinery (cranes, forklifts, vehicles requiring a Class 4 or above driving license), welding, woodworking related, construction work, working at heights exceeding 30 feet above ground or floor level, diving, offshore work, ship crew, working on board vessels or oil rig platforms and/or chemicals and/or explosive materials, underground work, manual work in hazardous places and occupations that require the handling of hazardous chemicals.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and any Endorsement to this Policy.

Policyholder means the person named as such in the policy schedule, who may or may not be insured under this Policy.

Pre-existing Condition means any Illness, disease or other condition which You suffer prior to the Effective Date and which:

- (a) first manifested itself, worsened, became acute or exhibited symptoms prior to the Effective Date which would have caused any reasonable person to seek diagnosis, care or treatment; or
- (b) requires You to take prescribed drugs or medicine; or
- (c) was treated by a Doctor or treatment had been recommended by a Doctor.

Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat Your condition and which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred and does not include charges that would not have been made if no insurance existed.

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 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

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

You/ Your means the person named as the insured person in the policy schedule.

F. Your Policy Endorsements (where applicable)

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the Policy Schedule under the heading "Subject to Endorsement".

1. Reservist Training

This Policy is extended to cover peace time Singapore reservist duty (under Section 14 of the Enlistment Act Cap.93 of the Republic of Singapore) for a period not exceeding 40 days.

2. Food Poisoning

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

3. Insect/Animal Bites

This Policy is extended to cover You if You suffer Injury caused by an insect or animal bite provided that such event does not arise as a result of Your willful or intentional act. This section also extends to cover dengue fever.

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. AIG or visit the AIG, GIA or SDIC web-sites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).