

Singlife Travel Insurance Policy



Important.
Please read and keep it safe.



Your Singlife Travel Insurance Policy

This is **Your** Travel Insurance Policy. This policy booklet and **Your** policy **Schedule** form the contract of insurance and will give **You** full details of what is covered, what is not covered and the conditions of cover. Please read them carefully, keep them in a safe place and take them with **You** when You travel. It is proof of **Your** insurance and **You** may need it if **You** want to make a claim.

Things to remember

Please read this information carefully:

- This is not a general health insurance policy:
- It covers **You** if there is a sudden and unexpected **Accident** or if **You** become ill.
- The policyholder named in the **Schedule** must be at least 16 years old at the inception of the policy.
- **We** do not cover any payment, which **You** would normally have made during **Your** travels and/or which does not fall within the events insured under the terms of this policy.
- **We** will only cover **You** if **Your** main **Home** is in Singapore.
- **We** will only cover if the journey is a round **Trip**, beginning and ending in Singapore.
- **We** will only cover **You** if **You** bought the policy before **You** leave Singapore on **Your Trip**.
- This policy does not cover for any claims directly or indirectly due to COVID-19 as it is a known circumstance/event.

Cover

Cover will only apply for **Trips** which begin from the **Period of Insurance** or during the **Period of Insurance** and provided the **Trips** fall entirely within the **Period of Insurance**. Please check **Your Schedule** to see what type of policy **You** have.

In addition, **You** will also be covered while travelling to **Your** Singapore departure point and returning from **Your** Singapore arrival point, so long as each journey does not take more than 3 hours.

Cover only applies to **Trips** of not more than 90 days duration per **Trip**.

Leisure and sports activities

Please note that **Your** policy automatically covers **You** for the usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and including those organised by a licensed operator, but always providing that **You** obey the rules (including wearing appropriate safety equipment) and are acting under the guidance and supervision of qualified guides and/or instructors of the operator when carrying out such tourist activities.

For the avoidance of doubt, please refer to General Exceptions for the activities that **We** do not cover.

Governing Law

The law of the Republic of Singapore will apply to this policy.

Use of language

Unless otherwise agreed, the policy terms and conditions and other information relating to this policy will be in English.

Please make sure that **You** read **Your** policy carefully. **You** may not receive any cover or cover may be reduced if **You** do not comply with the policy conditions.

Mode of communication

We will send any correspondence based on **Your** latest contact details known to **Us** and any proof of sending by **Us** would be deemed as receipt by **You**.

Policy limits

Each section of **Your** policy has a maximum amount **We** will pay under that section.

Cancellation rights

We may cancel this policy by sending 7 days' written notice to **Your** last known address.

Definitions

The words or phrases below have the following meanings wherever they appear in **bold font** with the first letter capitalised in this Policy document, words in the singular include the plural or any tense and use of the male gender includes the female gender and vice-versa.

Accident/Accidental	A sudden, unforeseen and unexpected event which happens during the Period of Insurance which must be the only cause of injury or damage to or loss of property, whichever applies.
Age	Age at the last birthday. The policyholder named in the Schedule must be at least 16 years old at the inception of the policy.
Catastrophic Event	Any event or force of nature that has catastrophic consequences in terms of financial, environmental or human losses, such as avalanche, earthquake, flood, forest fire, hurricane, landslides, lightning, tornado, tsunami, typhoon or volcanic eruption.
Doctor	A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his/her country but who is not related to You or anyone You are travelling with.
Home	Your home address in Singapore as shown in Your NRIC (for Singaporeans and Singapore Permanent Residents) or Your home address in Singapore as shown in Your utility bill, correspondence with a Singapore government authority or other document acceptable to Us (for foreigners).
In-patient	Admitted to a hospital for treatment that requires at least one overnight stay.
Local Police	The police force or any equivalent authority within the country where the event giving rise to Your claim occurred.
Loss of use of one or more limbs	Loss of Your hand or foot, at or above the wrist or ankle, or the total and permanent loss of use of Your entire hand, arm, foot or leg.
Manual Work	<p>Means work which involves a person undertaking manual labour in connection with business or trade or active personal participation in any of the following:</p> <ul style="list-style-type: none"> a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height; b) work that involves heavy machinery, explosives or hazardous materials; c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person; d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or e) work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; f) any hazardous occupation including pilot, air crew, ship crew, worker on board vessels, stevedore, shipbreaker, fisherman, fire fighter, police, naval, military, air force service or operation and the like (except under section 14 of the Enlistment Act 1970 of the Republic of Singapore). <p>but does not include:</p> <ul style="list-style-type: none"> • voluntary work which a person undertakes for a charitable organisation unless he/she receives remuneration for this work or it involves construction work and usage of heavy machinery or working more than three meters above the ground.

Definitions

Period of Insurance	The period of insurance shown in the policy Schedule .
Permanent Total Disablement	A disability which is total and permanent and persists continuously for 104 weeks with You incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.
Pre-existing Medical Condition	<p>Any allergy, condition, illness, infirmity or injury, diagnosed or undiagnosed, which:</p> <ul style="list-style-type: none"> • You knew about or have been informed of or for which You have received advice, medication or treatment; or • You are under investigation or awaiting results for; or • You are on a waiting list for, or are aware of the need for, In-patient treatment, before the start date of Your Trip. <p>If You have an annual policy with Us and have made a claim for an allergy, condition, illness, infirmity or injury on a previous Trip, We will treat that allergy, condition, illness, infirmity or injury as a Pre-existing Medical Condition in any subsequent Trip.</p>
Public Transport	Any regularly scheduled land, sea or air conveyance which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other modes of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.
Rules of Nines	A system used by doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.
Schedule	The document which gives details of the cover You have.
Travelling Companion	A person You travel with, without whom You cannot make or continue Your Trip .
Trip(s)	Travel outside Singapore during the Period of Insurance as set out in Your itinerary. Your Trip begins when You leave Your Home and ends when You return to Your Home .
Total Loss of Sight	Complete and permanent loss of sight.
We, Us, Our	Singapore Life Ltd. (referred to as "Singlife").
You, Your, Yourself	The person (or people) named in Your Schedule .

Summary of Cover

Section	Policy feature	Maximum amount payable per insured per trip
Personal Accident Protection		
1a	Accidental Death	S\$50,000
	Accidental Permanent Disablement	
	Accidental Burn Benefit	
1b	Accidental Death and Permanent Disability due to War	
Travel Inconvenience		
2	Delayed Departure	S\$400 S\$100 for each consecutive 6-hour delay
3	Delayed Baggage	S\$400 S\$100 for each consecutive 6-hour delay both overseas and S\$100 after 6 hours delay when arriving in Singapore.
4	Diversion of Journey	S\$400 S\$100 for each consecutive 6-hour delay
5	Missed Departure or Connection	S\$400 S\$100 for each consecutive 6-hour delay
Free Extensions		
a) Disappearance		Yes
b) Drowning or Suffocation by Smoke, Poisonous Fumes or Gas		Yes
c) Motorcycling		Yes

Section 1a. Accidental Death, Permanent Disablement & Burn Benefit

Within the stipulated policy limit, **We** will pay the compensation for death or disablement based on table of benefits below if **You** suffer an **Accidental** injury during **Your Trip** which leads directly to **Your** death or such disablement.

Table of Benefits

		% of Policy Limit stated in the Summary of Cover
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Loss of or Total Permanent Loss of use of two limbs	100%
4.	Loss of or Total Permanent Loss of use of one limb	100%
5.	Permanent Total Loss of Sight for both eyes	100%
6.	Permanent Total Loss of Sight for one eye	100%
7.	Loss of or Total Permanent Loss of use of one limb and loss of sight for one eye	100%
8.	Permanent and independent Loss of Speech and Hearing	100%
9.	Permanent and incurable insanity	100%
10.	Permanent Loss of Hearing	
	a) Both ears	100%
	b) One ear	30%
11.	Permanent Loss of Speech	75%
12.	Permanent total loss of the lens of one eye	75%
13.	Loss of or Permanent total loss of use of four fingers and thumb of	
	a) Right Hand	85%
	b) Left Hand	65%
14.	Loss of or Permanent total loss of use of four fingers of	
	a) Right Hand	55%
	b) Left Hand	45%
15.	Loss of or Permanent total loss of use of one thumb	
	a) Both right phalanges	40%
	b) One right phalanx	25%
	c) Both left phalanges	30%
	b) One left phalanx	20%
16.	Loss of or Permanent total loss of use of fingers	
	a) Three right phalanges	20%
	b) Two right phalanges	15%
	c) One right phalanx	10%
	d) Three left phalanges	15%
	e) Two left phalanges	10%
	f) One left phalanx	5%
17.	Loss of or Permanent total loss of use of toes	
	a) All-one foot	25%
	b) Great toe-two phalanges	10%
	c) Great toe-one phalanx	10%
	d) Other than great toe, each toe	2%
18.	Fractured leg or patella with established non-union	20%
19.	Shortening of leg by at least 5cm	10%

Section 1a. Accidental Death, Permanent Disablement & Burn Benefit

Table of Benefits (continued)

		% of Policy Limit stated in the Summary of Cover
20.	Second and Third Degree Burns – Head	
	a) Third Degree Burns of 20% or more of the total head surface area	100%
	b) Second Degree Burns of 10% or more of the total head surface	50%
21.	Second and Third Degree Burns - Rest of Body	
	a) Third Degree Burns of 40% or more of the total body surface area	100%
	b) Second Degree Burns of 40% or more of the total body surface area	50%
	c) Third Degree Burns of 25% or more, but less than 40% of the total body surface area	80%
	d) Second Degree Burns of 25% or more, but less than 40% of the total body surface area	40%
	e) Third Degree Burns of 15% or more, but less than 25% of the total body surface area	60%
	f) Second Degree Burns of 15% or more, but less than 25% of the total body surface area	30%

Special conditions

- The death or disability must happen within 6 months from the date of the **Accident**.
- Any diagnosis must be confirmed by **Our** appointed **Doctor**.
- **We** shall in **Our** absolute discretion determine the percentage payable for any permanent disablement not otherwise expressly provided in the Table of Benefits under Section 1a.
- In case **You** are left-handed, the compensation percentage in items 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.
- Assessment of percentage of body affected by burns will be based on the **Rules of Nines** system.
- The total compensation payable due to the same **Accident** is arrived at by adding together the various percentages but shall not exceed 100% of the policy limit under Section 1a and there shall be no further liability under this entire policy in respect of the same insured person for any injury sustained thereafter.
- The benefit payable under this section is reduced to 20% of the maximum amount payable shown in the summary of cover and limits for any insured person above 70 years old. **We** determine the **Age** as at the date of incident with reference to the date of birth.
- In respect of any **Accident**, where a claim under Section 1a or Section 1b resulting from the same event is made, this policy will pay under one section only.
- The benefit will be paid to **You** or **Your** legal representative, or in accordance with the applicable law.

What is not covered

- Any claim for illness, disease, nervous shock or naturally occurring condition or degenerative process.
- Anything mentioned in the General Exceptions.

Section 1b. Accidental Death and Permanent Disability due to War

Within the stipulated policy limit, **We** will pay If **You** suffer death or permanent disablement due to war during **Your Trip**, provided that:

- At the time of loss, it is proven to **Our** satisfaction that **You** were in no way related to such acts, whether direct or indirect, except taking actions to protect **Yourself** and **Your** property.
- No state of war existed in the respective country upon **Your** arrival and the country is not a **Home** or **Your** home country.
- This cover will not apply 60 days after the initial outbreak of war.

Special conditions

- Please refer to the section on 'Special conditions' under Section 1a-Accidental Death, Permanent Disablement and Burns Benefit.

What is not covered

- 'What is not covered' under Section 1a-Accidental Death, Permanent Disablement and Burns Benefit.
- Anything mentioned in the General Exceptions.

Section 2. Delayed Departure

Within the stipulated policy limit, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of departure if:

- The scheduled **Public Transport** that **You** are booked to travel on in **Your Trip** is delayed from the scheduled time of departure; and
- There is no other travel arrangement made available to **You** by the travel agent or operator(s) of the scheduled **Public Transport** within 6 hours of the scheduled departure and **You** are not the cause of the delay.

Special conditions

- **We** will work out the length of the delay from the date and time the scheduled **Public Transport** should have left till the actual departure time.
- **You** must get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

What is not covered

- Any claim caused by an event (including **Catastrophic Event**, strike, riot or civil commotion) that existed, was planned or occurred before **You** booked **Your Trip** or bought **Your** policy, whichever is later.
- **Your** failure to check in for the **Public Transport** according to the original itinerary.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim if **You** fail to follow the respective carrier's revised departure schedule.
- Where a claim under Section 2-Delayed Departure, Section 4-Diversion of Journey and Section 5-Missed Departure or Connection arises from the same event, **We** will pay the claim under one of the sections only.
- Anything mentioned in the General Exceptions.

Section 3. Delayed Baggage

Within the stipulated policy limit, if **You** checked-in baggage is delayed, misdirected or temporarily misplaced at **Your** scheduled destination or upon **Your** return to Singapore, on a scheduled carrier, **We** will pay:

- (a) S\$100 for every full consecutive 6-hour period **Your** baggage is delayed overseas; and
- (b) S\$100 after 6 hours of delay upon **Your** return to Singapore.

Special conditions

- To claim under this section, **You** must get written confirmation from the carrier on the number of hours **You** were without **Your** baggage and the reason for the baggage delay.
- **We** will only pay for the delay of at most one piece of **Your** checked-in baggage that is tagged under **Your** name per incident.
- **We** will only pay (a) or (b) above and not for both for the same event.

What is not covered

- Any claim for baggage delayed or detained by customs or other officials.
- Anything mentioned in the General Exceptions.

Section 4. Diversion of Journey

Within the stipulated policy limit, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of arrival if:

- The scheduled **Public Transport** that **You** are booked to travel on in **Your Trip** is diverted which prevents **You** from continuing with the **Trip** as scheduled and **You** are delayed from arriving at the planned destination and **You** are not the cause of the delay.

Special conditions

- **We** will work out the length of the delay from the date and time the scheduled **Public Transport** should have arrived till the actual arrival time. **You** must get written confirmation from the carrier or their handling agents of the actual date and time of arrival and the reason for the delay.

What is not covered

- 'What is not covered' under Section 2-Delayed Departure.
- Anything mentioned in the General Exceptions.

Section 5. Missed Departure or Connection

Within the stipulated policy limit, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of departure due to:

- Failure of scheduled **Public Transport** services;
- Delay to a connecting scheduled flight; or
- **Accidental** damage to, or breakdown of, the vehicle in which **You** are travelling, if:
 - **You** arrive at the departure point within **Your Trip** too late to board the scheduled **Public Transport** on which **You** are booked to travel; and
 - There is no other travel arrangement made available to **You** by the travel agent or operator(s) of the scheduled **Public Transport** within six hours of the scheduled departure and **You** are not the cause of the delay.

Special conditions

- **You** must do everything **You** can to get to the departure point for the time specified on **Your** ticket/itinerary.
- **You** must get a repairer's report or document of proof from the operator(s) of the scheduled **Public Transport** before **You** make a claim.

What is not covered

- 'What is not covered' under Section 2-Delayed Departure.
- Any claim caused by **Accidental** damage to, or breakdown of, the vehicle in which **You** or **Your Travelling Companion** is driving.
- Anything mentioned in the General Exceptions.

Free Extensions

The policy is extended to cover the following:

a. Disappearance

Should the scheduled ship, aircraft or train **You** travel in during the **Trip** sink, be wrecked or disappear, **We** will deem **You** as legally dead if **Your** body cannot be found within one year from the date of **Accident** provided a court order or official death certificate has been established accordingly. **We** will pay for **Accidental** death in accordance with the schedule of compensation under Section 1a, provided that any person to whom the benefit is paid signs an undertaking to inform and refund **Us** the amount paid if **You** are subsequently found to be living.

b. Drowning or suffocation by smoke, poisonous fumes or gas

We will cover **You** under Section 1a if **You** suffer **Accidental** death, permanent disablement or **Accidental** injury caused by drowning or suffocation by smoke, poisonous fumes or gas, provided that such event did not arise as a result of **Your** willful or intentional act.

c. Motorcycling

This policy is extended to cover **You** motorcycling as long as:

- **You** wear a crash helmet,
- The driver holds a valid motorcycle licence, and
- **You** are not engaged either as a professional or where **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind or practicing for speed or time trials, sprints or racing of any kind.

Personal liability will not be covered.

Aggregate Limit of Liability

Under this policy, the total compensation payable in respect of death, disablement or burns for all insured persons shall not exceed S\$15,000,000 for each **Period of Insurance** per conveyance.

In the event the total compensation exceeds S\$15,000,000, **We** will apportion the amount among the insured persons subject to the maximum of the sum insured of each insured person.

General Exceptions

These apply to all sections of the policy unless stipulated otherwise.

This policy does not cover:

1. War and other excluded events

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a war-like operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Other actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- Any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism.

3. Radioactivity

Loss, damage or liability which involves:

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

4. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

5. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- A sudden and unexpected **Accident** which can be identified; or
- Oil leaking from a domestic oil installation at **Home**.

6. Willful act or negligence

Any loss or damage or liability caused by **Your** willful act or negligence.

7. Pre-existing Medical Condition

Any loss, damage or liability directly or indirectly arising as a result of any **Pre-existing Medical Condition**.

8. Manual Work

Any loss, damage or liability directly or indirectly arising as a result of **Your** involvement in **Manual Work**.

9. Restricted countries

Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

10. Sanction limitation and exclusion clause

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

11. Alcohol and drugs

Any loss, injury or damage due to the influence of alcohol or non-prescription drugs or medications.

12. Insanity

Any loss, injury or damage due to mental problem or insanity.

13. Suicide

Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.

General Exceptions

14. Dangerous Sports and Leisure Activities

We will not cover **You** while **You** are taking part in any sport or leisure activities with a high inherent level of risk (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) or any sport or leisure activity done in a manner, location or terrain that is far from what reasonable people consider to be normal. Such a sport or activity is likely to injure or harm the person doing it. This includes but is not limited to:

- I. **You** travelling in air (except while travelling as a fare-paying passenger in a properly licensed, regularly scheduled commercial airline or helicopter for sight-seeing by a licensed operator);
- II. **You** taking part in any other aerial activities (except hot air ballooning) including bungee jumping, parachuting, free flying, zip lining and flying fox;
- III. Any leisure or sports activities either as a professional or where **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
- IV. **You** taking part in any leisure or sports activities where **You** are competing in or practicing for speed or time trials, sprint or racing of any kind;
- V. Big wave surfing, B.A.S.E jumping, cliff jumping, canyoning, horse jumping, polo, marathons, biathlons, triathlon, racing or motor rallies/cross, stunt riding, potholing, cave diving and private hunting trip;
- VI. Outdoor rock climbing, abseiling, coasteering and mountain biking;
- VII. Trekking (including mountain trekking) above 3000 metres;
- VIII. Canoeing, kayaking and rafting (above Grade 2).
- IX. Winter sports.
- X. Extreme water sports such as scuba-diving, cave or river tubing, dinghy sailing, yachting, jet boating, jet skiing, sail boarding, wake boarding, body boarding, wind surfing, water surfing, flow riding, water skiing, dragon boating and deep sea fishing.

15. Expedition

We will not cover **You** while **You** are taking part in expeditions or being a crew member on a vessel travelling from one country to another.

16. Known circumstances or events

Any claim arising from circumstances known to **You** or in the public domain at the time of the issue of this insurance or before **You** booked **Your Trip**.

17. Travel advisory

If **You** are travelling against the travel advisory issued by Singapore government (regardless of **Your** nationality) for non-essential travel or all travel, **You** will not be covered under any section of the policy for the known circumstances, facts or risks at **Your** planned destination.

18. Trip

We will only cover claims for **Trip** that begins during the **Period of Insurance**. **Trip** that begins before or after the **Period of Insurance** will not be covered, even if the **Accident**, loss or damage takes place during the **Period of Insurance**.

19. Excluding third party rights

Anyone not a party to **Your** policy cannot enforce it under the Contracts (Rights of Third Parties) Act 2001 or any subsequent revisions of this Act to enforce any of its terms.

General Conditions

These apply to the whole policy.

1. Claims

- **You** must pay **Us** back any amount which **We** have paid which **You** are not covered for.
- **You** must tell **Us** as soon as possible after any injury, illness, incident, or loss, or if **You** discover any loss or damage which may lead to a claim under this policy. **You** must send **Us** every communication relating to a claim immediately.
- To support **Your** claim, **You** must, at **Your** own expense, provide:
 - medical evidence, certificates, reports,
 - police, airline, transport, hotel reports,
 - **Trip** invoices, ticket confirmation, boarding passes,
 - photocopy of passport and visa
 - any other documentary proof that **We** may require to support **Your** claim.
- In the case of a foreign language document, **You** shall at **Your** expense provide **Us** with an English translation of such document if **We** require.
- **We** may refuse to pay any claims for which **You** cannot provide any supporting documents that **We** may require.
- **You** or **Your** legal representative must pay for any certificates, information and evidence, which **We** may need. When there is a claim for injury or illness, **We** may ask for, and will pay for, any insured person to be medically examined on **Our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any insured person dies.
- All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, **We** will convert the foreign currency amount into Singapore dollars at a foreign currency exchange rate to be determined by **Us**.
- **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim.
- Any person who is seeking indemnity under this policy shall give **Us** all the information, documents and assistance **We** require to enable any claim to be validated for **Us** to achieve a settlement.
- If **You** are making a claim under the policy, **You** must submit such a claim to **Us** with all relevant facts and documents within 30 days upon **Your** return to Singapore, otherwise, **We** will not be liable for claims that are submitted more than 30 days from **Your** return to Singapore.

2. Other policies

If **You** have more than one policy with **Us** that covers the same benefit, **We** will only pay from one policy. If the benefit amounts are different under **Your** different policies, **We** will pay the highest benefit amount.

This condition does not apply to benefits under Section 1a and 1b.

3. Our rights

We are entitled to take over and carry out in **Your** name the defence or settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, in **Your** name, to recover any payment **We** have made under this policy to anyone else.

4. Fraud

If **You**, or anyone acting for **You**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **You** give any false declaration or statement to support the claim, **We** will not pay the claim and all cover under the policy will end.

We reserve the right to lodge a report with the **Local Police** about any dishonest claim.

5. Your duty to take precautions

You must at all times take reasonable precautions to prevent and avoid losses, damages, **Accident**, **Accidental** injuries and minimise claims under the policy.

6. Arbitration

Where **We** have accepted a claim and there is disagreement over the amount to be paid or if there is any dispute arising out of this policy, the dispute must be referred to an arbitrator in Singapore to be agreed between **You** and **Us** in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") at the time in force in English. When this happens, a decision must be made by the arbitrator before **You** can take any legal action against **Us**.

General Conditions

7. Your duty to comply with policy conditions

Our provision of insurance under this policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

8. Burden of proof

The burden of proving the validity of any claim is upon **You**. If **We** deny any claim by reason of any exclusion, the burden of proving that **We** are legally responsible for the claim is also upon **You**.

9. False declaration

If **You** did not declare truthfully when buying this policy, this policy shall be cancelled immediately and all benefits under this policy shall be forfeited.

10. Rights of recovery

In the event authorisation for payment and/or payment is made by **Us** or an authorised service provider appointed by **Us** for any medical or non-medical claim for which policy liability is not engaged, **We** reserve the right to recover against **You** for the full sum.

How to make a claim

To make a claim, please call +65 6460 9391 for Our claims assistance helpline or alternatively go to singlife.com to access Our online claims form.

Our Promise of Service

If **You** have any comments or suggestions about **Our** cover, services or any other feedback please write to:

The Head of General Insurance

Singapore Life Ltd. 4 Shenton Way #01- 01 SGX Centre 2 Singapore 068807

We always welcome feedback so **We** can improve **Our** products and services.

Customer Care Policy

At Singlife **We** will make every effort to provide the high level service expected by all **Our** policyholders. If on any occasion **Our** service falls below the standard of **Your** expectation, the procedure detailed below explains what **You** can do:

Your first point of contact should always be to **Our** Customer Services Department. **You** can email **Us** at personal_insurance@singlife.com. **We** will acknowledge receipt of **Your** feedback within 3 working days whilst **We** look into the matter **You** raised. **We** will contact **You** for further information if required within 7 working days and provide **You** with a full reply within 14 working days.

If **You** are dissatisfied with **Our** response, **We** will refer **You** to an independent dispute resolution organisation, the Financial Industry Disputes Resolution Centre Ltd. (FIDReC).

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.

36 Robinson Road #15-01

City House Singapore 068877

Telephone: 6327 8878

Fax: 6327 8488

Email: info@fidrec.com.sg

Website: www.fidrec.com.sg

Important - Please remember to quote Your policy reference in Your communication.

Policy Owners' Protection Scheme (PPF)

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 **US** or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Learn more about our other products and services at singlife.com



Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 9933 singlife.com

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8