



Product Handbook

MyAccidentGuard

- **Accident Reimbursement Cover**
- **Accidental Fracture Cover II**
- **Weekly Income Cover**

April 2017

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PRODUCT INFORMATION – MYACCIDENTGUARD**1. INTRODUCTION/PRODUCT SUMMARY**

MyAccidentGuard is a regular payment, non-participating, standalone personal accident plan that provides protection against death or injury as a result from an accident. It is renewable up to age 99 age next birthday (ANB).

The basic benefits are:

- a) Accidental Death and Dismemberment Benefit (ADDB)
- b) Double and Triple Accidental Death and Dismemberment Benefit
- c) Daily Accidental Hospital Income & Daily Accidental Hospital Income upon Intensive Critical Unit (ICU) Admission Benefit
- d) Ambulance Services Benefit

This plan does not have any cash value.

The premiums are not guaranteed. Aviva may review and change the premium rates from time to time by giving at least 30 days prior notice. The revised premium will commence at the next premium due date.

This plan is not guaranteed renewable at a portfolio basis. Aviva may cancel all policies under this product by giving at least 30 days prior notice. It is guaranteed renewable at customer level (ie if the plan is available on the shelf).

To have a more comprehensive coverage, there are also 3 optional riders that can be attached to the basic plan:

- a) Accident Reimbursement Cover
- b) Accidental Fracture Cover II
- c) Weekly Income Cover

2. TERRITORY & CURRENCY

Singapore. This plan is available in SGD only.

3. ISSUANCE REQUIREMENTS**3.1. Entry Age (Age Next Birthday “ANB”)**

Based on ‘ANB’ basis	Minimum	Maximum
Entry age of the Policyholder/Assured (3 rd party policy)	17	99
Entry age of Life Assured (3 rd party policy)	1 (Minimum of 15 days or date of discharge, whichever is later)	65
Entry age of Life Assured (Single life policy)	17	65

3.2. Issue Basis

- Single, Third-party (Husband & Wife)
- Third-party allowed for:
 - Husband and wife basis – 17 ANB and above

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- Juvenile policy
 - Life Assured 18 ANB and below; and
 - Assured 17 ANB and above

3.3. Assignment

Assignment of Policy is not allowed.

3.4. Nomination of Beneficiary

Nomination is allowed for single life policy only.

Nomination is not allowed for a 3rd party policy.

3.5. Backdating

This is allowed for up to 6 months. Backdating to any date before product launch date is not allowed.

4. PRODUCT POSITIONING

4.1. Target Market

Mass and Affluent market

- ✓ Customers who are looking for comprehensive protection against death or injury from an accident.
- ✓ Singaporeans, Singapore Permanent Residents and eligible foreigners residing in Singapore, ranging between 20 and 55 ANB.

4.2. Market segment

(a) Suitable for:

Protection	Life Stages					
	Younger Singles 18 – 30	Older Singles 31 – 60	Married with No Kids 25 – 34	Married with Young Kids 30 – 45	Married with Grown-up Kids Above age 16	Empty Nest/ Retiree Above age 60
<u>For Self</u> For protection planning	✓	✓	✓	✓	✓	✓
<u>For Self</u> To provide for final expenses	✓	✓	✓	✓	✓	✓
<u>For Dependant/Family</u> To provide for dependant(s) financially in the event of life contingency.	✓	✓	✓	✓	✓	✓

Refer to Appendix B for details on the Customer Segments by Life Stages and Key Needs.

(b) Not suitable for:

- Customers who are looking for regular cash return from this plan.
- Customers looking for choices of investment funds or the flexibility to adjust coverage as allowed in ILP products.

(c) To meet the following needs:

- Protection

5. PRODUCT BENEFITS

5.1. Basic Benefits

The Sum Assured for the Basic Benefits according to each plan under the Policy is as follows:

Basic Benefits	Plan			
	Lite	Standard	Prime	Prestige
Accidental Death and Dismemberment Benefit (ADDDB) (per Policy Year)	SGD250,000	SGD500,000	SGD750,000	SGD1,000,000
Double ADDDB (per Policy Year)	SGD500,000	SGD1,000,000	SGD1,500,000	SGD2,000,000
Triple ADDDB (per Policy Year)	SGD750,000	SGD1,500,000	SGD2,250,000	SGD3,000,000
Daily Accidental Hospital Income Benefit (daily cash benefit subject to 365 days per Accident)	SGD200	SGD300	SGD400	SGD500
Daily ICU Accidental Hospital Income Benefit (daily cash benefit subject to 30 days per Accident)	SGD200	SGD300	SGD400	SGD500
Ambulance Services Benefit (per Accident)	SGD300	SGD300	SGD300	SGD300

5.2. Accidental Death and Dismemberment Benefit (ADDDB)

In the event that the Life Assured sustains an Accidental Injury and such injury results directly and independently of any other cause(s) either in the death or dismemberment of the Life Assured as described in the Accidental Death and Dismemberment (ADD) Schedule below within twelve (12) months of the Accident causing the injury, We shall pay compensation according to the ADD Schedule.

Accidental Death and Dismemberment (ADD) Schedule		
Section	Description of events	Percentage of the sum assured
1	Death	100%
2	Total and Permanent Disability *	150%
3	Permanent and total loss of:	
	- sight in both eyes	150%
	- sight in one eye	100%
	- the lens of one eye	50%

4	Loss of:	
	- two Limbs	150%
	- one Limb	125%
	- one Limb and sight of one eye	150%
	- two hands or two feet	150%
	- one hand and one foot	150%
	- one hand or one foot	100%
5	Loss of:	
	- speech and hearing	150%
	- speech	50%
	- all hearing in both ears	75%
	- all hearing in one ear	25%
6	Loss of:	
	- both thumbs and all fingers	100%
	- four fingers and thumb of one hand	70%
	- four fingers of one hand	60%
	- thumb (both phalanges)	30%
	- thumb (one phalanx)	25%
	- fingers (three phalanges per hand)	10%
	- fingers (two phalanges per hand)	8%
	- finger (one phalanx per hand)	6%
7	Loss of:	
	- all toes of one foot	15%
	- great toe - two phalanges	5%
	- great toe - one phalanx	3%
	- each toe, other than great toe	1%
8	Leg:	
	- Fractured leg or patella with established non-union	10%
	- shortening of leg by at least 5 cm	7.5%
9	Third Degree Burns damage as a percentage of total body surface area	
	- Head - equal to or greater than 2% but less than 5%	50%
	- Head - equal to or greater than 5% but less than 8%	75%
	- Head - equal to or greater than 8%	100%
	- Body - equal to or greater than 10% but less than 15%	50%
	- Body - equal to or greater than 15% but less than 20%	75%
	- Body - equal to or greater than 20%	100%
10	Permanent and incurable insanity	100%
11	Total and permanent loss of Teeth (subject to a minimum of four (4) Teeth)	2% or SGD500 per tooth, up to a maximum of SGD5,000 per accident
12	Removal of lower jaw by surgical operation	50%
13	Loss of internal organ (a pancreas, a lung, a kidney, the spleen or liver, or heart transplant) due to Accident	25%, up to a maximum of SGD100,000 per lifetime
14	Miscarriage due to Accident	SGD1,000

* The Total and Permanent Disability Benefit will terminate on the Policy Anniversary immediately before the Life Assured is seventy (70) years old ANB.

If the Life Assured sustains more than one (1) injury within a Section of the ADD Schedule in the same Accident, only the injury with the highest benefit in that Section is payable.

Where a single Accident results in dismemberment of multiple body parts, You may make more than one (1) claim for losses under Sections (1) to (13) of the ADD Schedule, subject to a maximum limit of one hundred and fifty percent (150%) of the ADDB Sum Assured within a Policy Year.

If there is more than (1) Accident in the same Policy Year, the total claim amount payable shall be subjected to the maximum limit of one hundred and fifty percent (150%) of the ADDB Sum Assured.

There is no waiting period in between claims.

Upon renewal of the Policy, the Sum Assured will be reset.

In the event of a claim, Premium payment continues based on the full Sum Assured. If one hundred and fifty percent (150%) of the ADDB Sum Assured is claimed in a Policy Year, the Policy terminates.

5.3. Double Accidental Death and Dismemberment Benefit

The lump sum payment will be two hundred percent (200%) of the ADDB Sum Assured if the Accidental Death or Accidental Injury was sustained while the Life Assured was:

- (a) in a public conveyance;
- (b) a pedestrian (including as a passenger in a public lift or elevator other than lifts or elevators in mines and construction sites); or
- (c) in a fire at Home, in a theatre, hotel, public auditorium, School, Hospital or shopping mall from the time the fire started. Workplaces (including offices and factories) are not covered.

For Life Assured Age sixteen (16) and below, who sustains Accidental Injury or Accidental Death while:

- (a) within School premises on a School day or during School activities organised and supervised by School authorities;
- (b) taking part in School activities organised and supervised by School authorities outside School premises; or
- (c) travelling as a passenger directly on a School bus, private bus or excursion bus to and from School or place where the School activities take place.

We will pay the higher of Accidental Death and Dismemberment Benefit or the Double Accidental Death and Dismemberment Benefit but not both.

5.4. Triple Accidental Death and Dismemberment Benefit

The lump sum payment will be three hundred percent (300%) of the ADDB Sum Assured if the Accidental Death or Accidental Injury was caused while Life Assured was travelling as a Fare-paying Passenger on a commercial plane; or on a cruise ship (with at least a night's stay on board the cruise ship) operated by a licensed operator.

We will pay the higher of Accidental Death and Dismemberment Benefit or the Triple Accidental Death and Dismemberment Benefit but not both.

For an Accident where more than one (1) of the circumstances under sections 5.3 and 5.4 are met, We will pay the claim for only (1) one of the benefits, whichever is higher.

5.5. Ambulance Services Benefit

We will reimburse the actual cost, including GST and administration fees for ambulance services up to a maximum amount of three hundred Singapore dollars (SGD300) per Accident.

5.6. Daily Accidental Hospital Income Benefit

We will pay the daily cash benefit according to the plan stated under section 5.1 if the Life Assured is Hospitalised as a result of an Accident, up to a maximum of three hundred and sixty-five (365) days per Accident.

5.7. Daily Accidental Hospital Income upon Intensive Care Unit (ICU) Admission Benefit

We will pay the daily cash benefit according to the plan stated under section 5.1 upon admission into an ICU, in addition to the Daily Accidental Hospital Income Benefit, if the Life Assured is Hospitalised in an ICU as a result of an Accident, up to a maximum of thirty (30) days per Accident.

5.8. Policy Extensions

The Accidental cover shall also provide cover where the Life Assured is a victim of the following events:

- Infectious diseases
- Food poisoning
- Insect and animal bites
- Disappearance
- Natural disaster
- Suffocation by smoke, poisonous fumes, gas, choking and drowning
- Motorcycling
- Riot, strike, civil commotion, hijack, murder and assault
- Act of terrorism
- Full time national service and reservist training

"Infectious diseases" shall mean any of the following diseases which is diagnosed by a Registered Medical Practitioner and is supported by acceptable clinical, radiological, histological and laboratory evidence:

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9, or H1N1
- Mumps
- Rubella
- Tuberculosis
- Measles
- Malaria
- Anthrax infection
- Yellow fever
- Plague
- Melioidosis or 'soil disease'
- Rabies
- Legionnaires' disease
- Chikungunya

- Nipah viral encephalitis
- Japanese viral encephalitis
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Severe acute respiratory syndrome (SARS)
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus

We will not cover any infectious diseases not listed above.

We will not cover any infectious diseases if it is diagnosed within thirty (30) days from:

- (a) the Policy Issue Date;
 - (b) the Benefit Commencement Date of this Policy or Supplementary Benefit(s) (where applicable); or
 - (c) the reinstatement date of this Policy or Supplementary Benefit(s) (where applicable),
- whichever is the latest.

5.9. Discount for child(ren)

If one of the parents of an eligible child is covered under MyAccidentGuard Standard/Prime/Prestige plan, a ten percent (10%) discount will be offered on the child's basic plan of the same coverage or lower until the child reaches twenty (20) years old ANB.

This benefit will continue even if the eligible parent of the child dies before this benefit ceases. This benefit will cease if the eligible parent lapses his/her plan. This benefit is limited to a maximum of four (4) child(ren) with insurable interest.

Under s57 of the Insurance Act (the "Act"), insurable interest exists if the life assured is a child under 18 years of the person effecting the insurance. Under Schedule 1 of the Act, "Child" means a legitimate child, an illegitimate child, a stepchild or a child adopted in accordance with any written law relating to the adopting of children. Evidence of the relationship must be shown through production of a certified true copy of the child's birth certificate and the parent's marriage certificate.

5.10. Reduction of Benefits due to Hazardous Leisure Activities

We will reduce the payout of the following benefits: the Basic Benefits; Accident Reimbursement Cover (if applicable) and Weekly Income Cover (if applicable); by fifty percent (50%) if the Accidental Injury or Accidental Death of the Life Assured is a result of participating in hazardous leisure activities including but not limited to:

- winter sports;
- horse riding, polo;
- bungee jumping, cliff diving;
- mountaineering, rock climbing, caving, potholing, hunting;
- any aviation sports such as hang gliding, sky diving, parachuting, hot-air ballooning;
- scuba diving, provided the life assured is a registered member of a recognised national scuba diving association or federation and is diving in accordance with the rules and regulations of that association or federation, otherwise no benefit is payable;
- boxing, wrestling, martial arts activities, whether in training or in competition; or
- motorcross, drifting.

We will only consider the claim if the Accidental Injury or Accidental Death of the Life Assured caused by the hazardous activity or pursuit is conducted legally and under the supervision of a licensed organisation.

Should the Life Assured die or sustain the Accidental Injury from any of these activities but through breaking or with disregard for the safety guidelines and recommended precautions for these activities, We reserve the right to adjust the Sum Assured of the Basic Benefits, Accident Reimbursement Cover (if applicable) and Weekly Income Cover (if applicable) or reject the claim.

5.11. Survival Period

Not applicable.

5.12. Exclusions

Refer to Appendix A – Exclusions and Definitions.

6. POLICY LIMITS

6.1. Policy Term

The basic plan is renewable till 99 ANB.

6.2. Policy Size

Minimum = SGD250,000

Maximum = SGD1,000,000

6.3. Premium Term

Same as policy term.

6.4. Premium Contribution and Plan Limits

Allowable rider attachment for each basic plan:

	MyAccidentGuard			
	Lite	Standard	Prime	Prestige
• Accident Reimbursement Cover	<input checked="" type="checkbox"/> Plan 1	<input checked="" type="checkbox"/> Plan 1	<input checked="" type="checkbox"/> Plan 1	<input checked="" type="checkbox"/> Plan 1
• Accidental Fracture Cover II	<input checked="" type="checkbox"/> Plan 2	<input checked="" type="checkbox"/> Plan 2	<input checked="" type="checkbox"/> Plan 2	<input checked="" type="checkbox"/> Plan 2
• Weekly Income Cover	<input checked="" type="checkbox"/> Plan 3	<input checked="" type="checkbox"/> Plan 3	<input checked="" type="checkbox"/> Plan 3	<input checked="" type="checkbox"/> Plan 3
	<input checked="" type="checkbox"/> Plan 4	<input checked="" type="checkbox"/> Plan 4	<input checked="" type="checkbox"/> Plan 4	<input checked="" type="checkbox"/> Plan 4

6.5. Premium Rates

Premium rates are on single life basis. The premiums are level by age bands (1 – 55 ANB and 56 – 99 ANB) throughout the Policy term but are not guaranteed. These rates may be adjusted based on future experience.

Premiums will be differentiated by:

- age
- occupation class

There is no smoking status or gender distinction.

It will only be allowed for Singaporeans, Singapore Permanent Residents and foreigners with valid passes residing in Singapore.

6.6. Change or Addition to Occupation

The Life Assured must inform Us of any change or addition to his occupation within thirty (30) days from the change. We will re-evaluate whether We can continue to provide the benefits and may revise the Premiums as a result of the change or addition of occupation. We reserve the right at Our discretion to terminate the Policy or adjust the Premium as We may determine. Otherwise, We may not pay should a claim arise.

6.7. Change of Country of Residence

The Life Assured must inform Us of any change in his country of residence within thirty (30) days from the change. We reserve the right at Our discretion to terminate the Policy as We may determine.

If the Life Assured does not inform Us of the change of country of residence, We may not pay should a claim arise.

Residence in a country is defined as physical presence in that country for a continuous period of one hundred and eighty-three (183) days or longer.

6.8. Co-ordination of Benefits

If the Life Assured has any other medical insurance policy(ies) which makes provision for reimbursement of medical expenses, the reimbursement will be limited to any amount not covered by the other insurance policy(ies), up to the Sum Assured of the Medical Expenses Reimbursement Benefit of the elected Plan.

You shall provide Us with the full details of such insurance policy(ies) together with all relevant documentary proof necessary to make a claim.

6.9. Large Sum Discount

Not Applicable.

6.10. Frequency of payment

Premiums can be paid either annually, bi-annually, quarterly or monthly.

6.11. Method of payment

Available via cash, cheque, credit card and GIRO

- (i) For initial premium:
 - Cash or Cheque
 - Credit Card: Visa/MasterCard (for initial premium payment – all payment modes)
 - eGIRO (the bank account must be a DBS or POSB account, a single or joint/or account, not a trust/minor account, belongs to the payer of the policy (who is also the Policyholder) and the payer's identification number (eg NRIC) in our record must be the same as the bank's record)
- (ii) For renewal premium: Interbank GIRO, Cash, Cheque & via AXS.

7. POLICY VALUES

7.1. Expiry Date

The expiry dates for the respective policies are equivalent to the start of the policy plus the respective policy terms.

7.2. Surrender Values

There is no surrender value.

7.3. Expiry Values

There is no expiry value.

7.4. Automatic Premium Loan (APL)

Not Applicable.

7.5. Advance Premium Facility

Not Applicable.

7.6. Reduced Paid-up Insurance (RPU)

Not Applicable.

7.7. Extended Term Insurance (ETI)

Not Applicable.

7.8. Policy Loan

Not Applicable.

7.9. Grace Period

With the exception of first instalment premiums (basic plan and any optional riders), subsequent premiums must be paid within 30 days from each premium due date, after which this Policy will lapse. The benefits remain in-force during this grace period.

8. POLICY CONDITIONS

8.1. Non-Guaranteed Premium

The premiums are non-guaranteed and level within the age bands 1 to 55 ANB and 56 to 99 ANB.

8.2. Free Look Period

If You decide that this Policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to You upon receipt of your written notification, within 14 days from the date You have received the Policy.

If this Policy was sent to You by post, You are considered to have received it seven (7) days after posting.

There will be a claw back of commissions and overrides (where applicable).

8.3. Reinstatement Criteria

Reinstatement is allowed if this Policy is lapsed due to non-payment of premiums.

You may within twelve (12) months from the date of termination submit an application to Us to reinstate the Policy. This application will be subject to our approval, the terms, conditions and guidelines prevailing at the relevant time, including the following conditions:

- (i) the reinstated Sum Assured must not exceed the maximum Sum Assured prevailing at the time of Your application for reinstatement, based on the Life Assured's Entry Age as at the Policy Effective Date;
- (ii) the Instalment Premiums for the reinstated Policy must satisfy the minimum Instalment Premium requirement prevailing at the time of Your application to reinstate the Policy;
- (iii) the Life Assured's Age, prevailing at the time of application to reinstate the Policy, does not exceed the maximum issue age;
- (iv) the Life Assured does not engage in any occupation and/or hazardous pursuits for which We would charge an additional premium (unless You agree to the additional premium);
- (v) satisfactory evidence of insurability is submitted at Your expense and is acceptable to Aviva Ltd;
- (vi) You to pay all the Instalment Premiums in arrears and repay the full amount of any loan (if any) up to date of reinstatement, together with interest at a rate determined by us. Prevailing reinstatement interest applies, currently at 4.5% per annum. The interest rate may change by giving 30 days' notice; and
- (vii) You pay the prevailing processing fee.

We reserve the right to reject any application for reinstatement.

8.4. Termination

This Policy shall terminate on the earliest occurrence of the following:

- (a) on the Benefit Cessation Date of the Policy;
- (b) on the date when the Accidental Death benefit is paid;
- (c) on the date when one hundred and fifty percent (150%) of the ADDB Sum Assured is claimed in a Policy Year;
- (d) upon the expiry of Grace Period without payment of premium due;
- (e) upon the acceptance of Your application to terminate this Policy; or
- (f) upon change in Your country of residence (for more than one hundred and eighty-three (183) days) or the expiry of a valid pass to reside in Singapore.

We will refund the remaining Premium (if any) paid for the Policy Year from the next Monthly Anniversary Date following the date of termination of the Policy or date of death (whichever is applicable).

8.5. Policy Alteration

Policy alteration is not allowed.

9. SUPPLEMENTARY BENEFITS/RIDERS

9.1. Available Riders

- Accident Reimbursement Cover
- Accidental Fracture Cover II
- Weekly Income Cover

10. ACCIDENT REIMBURSEMENT COVER DETAILS

10.1. Rider Description

This is a non-participating Supplementary Benefit that provides reimbursement for Medical Expenses caused by Accidental Injury during the period of the benefit term. This Supplementary Benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

10.2. Rider Features

10.2.1. Rider Coverage

The Sum Assured according to the Plan selected under this Supplementary Benefit is as follows:

Accident Reimbursement Cover		Plan			
		1	2	3	4
Medical Expenses Reimbursement Benefit	Accidental Medical Reimbursement Benefit (per Accident)	SGD5,000	SGD6,000	SGD7,000	SGD8,000
	Overseas Accidental Medical Reimbursement Benefit (per Accident)	SGD10,000	SGD12,000	SGD14,000	SGD16,000
	Traditional Chinese Medicine/ Osteopathy/ Chiropractic Treatment Benefit (per Accident)	SGD700	SGD800	SGD900	SGD1,000
Mobility Aid Reimbursement Benefit (per Accident)		Up to SGD1,500	Up to SGD2,000	Up to SGD2,500	Up to SGD3,000
Home Modifications Reimbursement Benefit (per lifetime)		Up to SGD7,000	Up to SGD10,000	Up to SGD15,000	Up to SGD20,000
Family Support Benefit (per lifetime)		SGD25,000	SGD50,000	SGD75,000	SGD100,000
Double Family Support Benefit (per lifetime)		SGD50,000	SGD100,000	SGD150,000	SGD200,000

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10.2.1.1. Medical Expenses Reimbursement Benefits**(a) Accidental Medical Reimbursement Benefit**

We will reimburse the Medical Expenses up to the Sum Assured per Accident payable under this Accidental Medical Reimbursement Benefit provided that such Medical Expenses are incurred within twelve (12) months from the date of the Accident.

“Medical Expenses” means expenses incurred by You or the Life Assured for all medical services or materials supplied provided they are Medically Necessary and rendered or supplied at Reasonable and Customary Charges to treat the Life Assured including charges for Room and Board, Surgeons’ Fees, Registered Medical Practitioner Fee, anesthetist fees, implants, consumables, medical supplies, ICU fees and medications but excluding all costs incurred for health check-ups and any ancillary charges or costs of additional meals, beds, telephone charges, or charges incurred for additional services which are not for the direct treatment of the Accidental Injury.

(b) Overseas Accidental Medical Reimbursement Benefit

We will reimburse the Medical Expenses up to the Sum Assured per Accident payable under this Overseas Accidental Medical Reimbursement Benefit if the Life Assured suffered an Accidental Injury while outside Singapore, provided that such Medical Expenses are incurred within twelve (12) months from the date of the Accident.

Should the Life Assured choose to have treatment outside of Singapore although the treatment is available in Singapore, We will reimburse treatment costs up to the amount of the Reasonable and Customary Charges for such treatment in a government or government Restructured Hospital in Singapore.

(c) Traditional Chinese Medicine, Osteopathy and Chiropractic Treatment Benefit

We will reimburse the Medical Expenses up to the Sum Assured per Accident payable under this Traditional Chinese Medicine, Osteopathy and Chiropractic Treatment Benefit, provided that such treatment is done in Singapore by a Registered TCM Practitioner or Osteopath or Chiropractor within twelve (12) months from the date of the Accident.

“Traditional Chinese Medicine (TCM) Treatment” means treatment provided by a Registered TCM Practitioner using traditional Chinese medicine.

“Registered TCM Practitioner” means someone who is an active registered practitioner practising in Singapore and holds a full registration with the Traditional Chinese Medicine Practitioners Board (“TCMPB”) and is governed by the Traditional Chinese Practitioners Act (Cap. 333A) of Singapore but should not be the Assured, the Life Assured, or any relative, sibling, spouse, child, parent, partner, business partner, employer, employee or agent of the Assured or Life Assured.

“Chiropractor” means a legally qualified practitioner in chiropractic medicine and practising within the scope of his license pursuant to the laws of Singapore but should not be the Assured, the Life Assured, or any relative, sibling, spouse, child, parent, partner, business partner, employer, employee or agent of the Assured or Life Assured.

“Osteopath” means a legally qualified practitioner in osteopathy practising within the scope of his license pursuant to the laws of Singapore but should not be the Assured, the Life Assured, or any relative, sibling, spouse, child, parent, partner, business partner, employer, employee or agent of the Assured or Life Assured.

10.2.1.2. Mobility Aid Reimbursement Benefit

If the Life Assured requires the use of Mobility Aids as recommended by a Registered Medical Practitioner, We will reimburse the actual cost up to the Sum Assured per Accident, including Goods and Services Tax (GST) and handling fees for buying or renting the Mobility Aids to assist with or facilitate movement.

Prosthetic equipment such as replacement limbs are not included.

“Mobility Aids” means an equipment to assist walking or movement from place to place including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs and motorised scooters.

10.2.1.3. Home Modifications Reimbursement Benefit

We will reimburse the cost incurred in modifying Your Home subject to proof of stay in the particular residence up to the Sum Assured payable under this Home Modifications Reimbursement Benefit provided that:

- (a) these costs are incurred within ninety (90) days from the date of Accident;
- (b) fifty percent (50%) or more percentage of the Sum Assured (for one (1) accident and not cumulative across multiple Accidents) has been paid under the Accidental Death and Dismemberment (ADD) Schedule of the Basic Benefits; and
- (c) a written certification has been issued by a Registered Medical Practitioner in rehabilitative services or similar medical professional recommending that Home Modification is reasonably necessary.

The Home Modification is for one residence and on a per Accident basis and subject to the lifetime limit.

“Home Modification” means modifying the physical and/or certain structural parts of the Home for the sole purpose of adapting the Home to facilitate movement in the Home by the Life Assured.

10.2.1.4. Family Support Benefit

If We pay a claim under either a Death or Total and Permanent Disability event under the ADD Schedule of the Basic Benefits, We will pay out the Sum Assured of the Family Support Benefit in one (1) lump sum.

10.2.1.5. Double Family Support Benefit

If the Life Assured sustains an injury while travelling outside Singapore and We pay a claim under either a Death or Total and Permanent Disability event under the ADD Schedule of the Basic Benefits, We will pay out two hundred percent (200%) of the Sum Assured of the Family Support Benefit in one (1) lump sum.

10.2.2. Exclusions

No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under Clause 5.8;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

You are advised to read the Policy contract for the full list of exclusions.

10.2.3. Entry Age (Age Next Birthday “ANB”)

Based on ‘ANB’ basis	Minimum	Maximum
Entry age of the Policyholder/Assured (3 rd party policy)	17	99
Entry age of Life Assured (3 rd party policy)	1 (Minimum of 15 days or date of discharge, whichever is later)	65
Entry age of Life Assured (Single life policy)	17	65

10.2.4. Policy Term

Yearly renewable up to 75 ANB.

10.2.5. Premium Term

Follow rider policy term.

11. ACCIDENTAL FRACTURE COVER II DETAILS**11.1. Rider Description**

This is a non-participating Supplementary Benefit that pays out a benefit in the event of a Fracture or Dislocation resulting from an Accident on the Life Assured during the period of the benefit term. This benefit does not have any cash value.

The premium payable is calculated based on the Life Assured’s ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

11.2. Rider Features**11.2.1. Coverage**

The Sum Assured according to the plan selected under this Supplementary Benefit is as follows:

Accidental Fracture Cover II	Plan			
	1	2	3	4
Accidental Fracture or Dislocation Benefit (per Policy Year)	SGD25,000	SGD50,000	SGD75,000	SGD100,000
Physiotherapy Benefit (per lifetime)	SGD1,000	SGD1,000	SGD1,000	SGD1,000

11.2.1.1. Accidental Fracture or Dislocation Benefit

In the event that the Life Assured sustains an Accidental Injury which results directly and independently of any other cause(s) in a Fracture or Dislocation as described in the Benefit Schedule below, on or before the Benefit Cessation Date of this Supplementary Benefit, We will pay the Sum Assured for the Life Assured’s plan.

The level of payout depends on the severity of the Fracture or Dislocation arising from an Accident as shown in the Benefit Schedule.

Our Liability under this Supplementary Benefit in a Policy Year shall not exceed the total of one hundred percent (100%) of the Sum Assured for this Supplementary Benefit.

If more than one (1) Fracture or Dislocation results from an Accident, the Sum Assured payable shall be derived by adding the following benefits together subject to the maximum limit of one hundred percent (100%) of the Sum Assured in a Policy Year:

- i. the highest benefit under each of Section A to I in the Benefit Schedule; and
- ii. the sum of benefits within Section J in the Benefit Schedule.

If there is a second (2nd) Accidental Injury which results direct and independently of any other cause(s) in another Fracture or Dislocation, the Sum Assured payable shall be derived by adding the balance benefits (excluding Physiotherapy Benefit) together up to the maximum limit of one hundred percent (100%) of the Sum Assured per Policy Year.

Upon renewal of this Supplementary Benefit, the Sum Assured will be reset.

11.2.1.2. Physiotherapy Benefit

The Physiotherapy Benefit in Section K of the Benefit Schedule is payable once only in one (1) lump sum and will terminate once it is fully paid out.

Physiotherapy Benefit is payable only if this is Medically Necessary as a result of an Accident. This has to be administered by a qualified physiotherapist in a rehabilitation centre.

This benefit is payable once per lifetime

11.2.1.3. Benefit Schedule

Description	Benefit as a percentage (%) of the Sum Assured for this Supplementary Benefit
A) Hip or Pelvis (excluding thigh or coccyx)	
1. Open Fracture of more than one bone	100%
2. Open Fracture of one bone	50%
3. Closed Fracture of more than one bone	25%
4. Closed Fracture of one bone	15%
B) Thigh or Lower Leg	
5. Open Fracture of more than one bone	60%
6. Open Fracture of one bone	45%
7. Closed Fracture of more than one bone	25%
8. Closed Fracture of one bone	15%

C) Elbows, Arm (including wrist but excluding Colles type fractures)	
9. Open Fracture of more than one bone	45%
10. Open Fracture of one bone	35%
11. Closed Fracture of more than one bone	20%
12. Closed Fracture of one bone	15%
D) Colles type fracture of the lower arm	
13. Open Fracture	25%
14. Closed Fracture	10%
E) Skull	
15. Fracture of the skull needing surgical Intervention	60%
16. Fracture of the skull not needing surgical Intervention	20%
F) Shoulder Blade, Rib(s), Knee cap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes or heel)	
17. Open Fracture	30%
18. Closed Fracture	15%
G) Spinal Column (Vertebrae but excluding coccyx)	
19. All compression fractures	40%
20. All spinous, transverse process of pedicle fractures	40%
21. Permanent Spinal Cord damage	40%
22. All vertebral fractures	15%
H) Lower Jaw	
23. Open Fracture	25%
24. Closed Fracture	10%
I) Cheekbone, Clavicle, Coccyx, Upper Jaw, Nose, Toe(s), Finger(s), Ankle, Heel	
25. Open Fracture of more than one bone	15%
26. Open Fracture of one bone	12%
27. Closed Fracture of more than one bone	4%
28. Closed Fracture of one bone	2%
J) Dislocations requiring surgery under anesthesia	
29. Spine	35%
30. Back (Excluding slipped disc)	35%
31. Hip	25%
32. Knee (Left or right)	20%
33. Wrist (Left or right)	15%
34. Elbow (Left or right)	15%
35. Ankle (Left or right)	10%
36. Shoulder blade (Left or right)	10%
37. Collarbone	10%
38. Fingers (Left or right hand)	5%
39. Toes (Left or right foot)	5%
40. Jaw	5%
K) Physiotherapy	Benefit Amount
41. Physiotherapy after fracture or dislocation as defined in above Sections	SGD1,000

If the Life Assured sustains more than one (1) injury within each Section (except Section J and K) in the same Accident, only the injury with the highest benefit in that Section is payable.

For a single Accident, the benefits payable under Section A to I and Section J, can be added up subject to one hundred percent (100%) of the Sum Assured.

If there is another Accident, the benefit payable shall be derived by adding the balance benefits together, subject to the maximum limit of one hundred percent (100%) of the Sum Assured.

If the Life Assured sustains more than one (1) injury within Section J of the Benefit Schedule in the same Accident, the benefits payable within this section shall be added together and subject to the maximum limit of one hundred percent (100%) of the Sum Assured for this Supplementary Benefit.

For the avoidance of doubt, where We have paid a prior claim on any part of a body as defined under Section J, We shall not pay for a subsequent claim for the same part of the body. Each benefit from Section J can be claimed once only per Policy Year.

While this Supplementary Benefit is in force, the benefit payable under Section A to Section I of the Benefit Schedule is subject to a maximum of two (2) claims per Policy Year.

There is no waiting period in between claims.

"Benefit Schedule" means the benefit schedule of this Supplementary Benefit set out in this Clause.

"Dislocation" is the displacement of bones in a joint from their original position due to trauma resulting in complete disruption of joint alignment.

"Fracture" means a medical condition which results in breaking of the bone.

"Open Fracture" means a fracture where the broken bone(s) penetrate(s) the skin.

"Closed Fracture" means a fracture where the broken bone(s) do(es) not penetrate the skin.

11.2.2. Exclusions

11.2.2.1. No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;

- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under Clause 5.8;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

11.2.2.2. No benefit will be payable under this Supplementary Benefit in respect of any Accidental Fracture or Dislocation directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) non-Accidental causes or those Fractures caused by Sickness;
- (b) Accidents resulting in Fracture that occurred prior to the Benefit Commencement Date or Reinstatement date (whichever is later);
- (c) any injury or Fracture caused directly or indirectly by a medical condition, whether known or unknown of its treatment; or
- (d) engagement or involvement in any hazardous activities or sports on a leisure basis.

You are advised to read the Policy contract for the full list of exclusions.

11.2.3. Entry Age (Age Next Birthday “ANB”)

Based on ‘ANB’ basis	Minimum	Maximum
Entry age of the Policyholder/Assured (3 rd party policy)	17	99
Entry age of Life Assured (3 rd party policy)	1 (Minimum of 15 days or date of discharge, whichever is later)	65
Entry age of Life Assured (Single life policy)	17	65

11.2.4. Policy Term

Yearly renewable up to 85 ANB.

11.2.5. Premium Term

Follow rider policy term.

12. WEEKLY INCOME COVER DETAILS**12.1. Rider Description**

This is a non-participating Supplementary Benefit that provides income support during the period of the benefit term. This Supplementary Benefit does not have any cash value.

The premium payable is calculated based on the Life Assured’s ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

12.2. Rider Features**12.2.1. Coverage**

The Weekly Income according to the plan selected under this Supplementary Benefit is as follows:

Weekly Income Cover	Plan			
	1	2	3	4
Weekly Income due to Accident Benefit (up to 104 weeks)	SGD200	SGD300	SGD400	SGD500
Weekly Income due to Sickness Benefit (up to 52 weeks)	SGD200	SGD300	SGD400	SGD500

12.2.1.1. Weekly Income due to Accident Benefit

When the Life Assured suffers from Temporary Total Disability (TTD) or Temporary Partial Disability (TPD) due to an Accident, We will pay either one (1) of the following benefits for the period of TTD and/or TPD (whichever is applicable) up to a maximum of one hundred and four (104) weeks for any one (1) Accident:

a) Temporary Total Disablement Income

If the Life Assured is diagnosed by a Registered Medical Practitioner with TTD due to an Accidental Injury within ninety (90) days from the date of the Accident, is Hospitalised and daily room and board is charged, We will pay one hundred percent (100%) of the Weekly Income due to Accident Benefit beginning from the date of Hospitalisation;

or

b) Temporary Partial Disablement Income

- (i) If the Life Assured is diagnosed by a Registered Medical Practitioner with TPD due to an Accidental Injury within ninety (90) days from the date of the Accident, is Hospitalised and daily room and board is charged, We will pay twenty five percent (25%) of the Weekly Income due to Accident Benefit beginning from the date of Hospitalisation; or
- (ii) If the Life Assured is diagnosed by a Registered Medical Practitioner with TPD immediately following a period of TTD, We will pay twenty-five percent (25%) of the Weekly Income due to Accident Benefit beginning from the date of diagnosis of the TPD.

The Weekly Income due To Accident Benefit for Temporary Total Disablement Income and Temporary Partial Disablement Income will not be paid together for the same period of TTD or TPD.

We will pay the Weekly Income due to Accident Benefit for every full seven (7) days of TTD or TPD, or We will prorate the Weekly Income due to Accident Benefit by the number of days of TTD or TPD if the TTD or TPD does not extend to the full seven (7) days.

“Temporary Total Disability, TTD” shall mean:

- being totally and continuously disabled on a temporary basis as a result of an Accidental Injury or Sickness (whichever is applicable) and prevented from performing each and every duty pertaining to the Life Assured’s occupation; or
- if the Life Assured has no occupation at the time of the Accidental Injury or Sickness (whichever is applicable), the Life Assured is unable to perform three (3) Activities of Daily Living as a result of the Accidental Injury or Sickness (whichever is applicable).

“Temporary Partial Disability, TPD” shall mean:

- being partially and continuously disabled on a temporary basis as a result of an Accidental Injury or Sickness (whichever is applicable) and prevented from performing one (1) or more duties pertaining to the Life Assured’s occupation, or
- if the Life Assured has no occupation at the time of the Accidental Injury or Sickness (whichever is applicable), the Life Assured is unable to perform two (2) Activities of Daily Living as a result of the Accidental Injury or Sickness (whichever is applicable).

12.2.1.2. Weekly Income due to Sickness Benefit

When the Life Assured suffers from TTD or TPD due to Sickness, We will pay either one (1) of the following benefits for the period of TTD and/or TPD (whichever is applicable) up to a maximum of fifty-two (52) weeks:

a) Temporary Total Disablement Income

If the Life Assured is:

- (i) Hospitalised for a minimum period of five (5) consecutive days; and
- (ii) diagnosed by a Registered Medical Practitioner with TTD due to Sickness for a continuous period of sixty (60) days after the date of discharge as an inpatient from a Hospital (the "Deferment Period"),

We will pay one hundred percent (100%) of the Weekly Income due to Sickness Benefit after the end of the Deferment Period. No payment will be made for or during the Deferment Period

or

b) Temporary Partial Disablement Income

(i) If the Life Assured is:

- 1. Hospitalised for a minimum period of five (5) consecutive days; and
- 2. diagnosed by a Registered Medical Practitioner with TPD due to Sickness for the Deferment Period,

We will pay twenty five percent (25%) of the Weekly Income due to Sickness Benefit after the end of the Deferment Period. No payment will be made for or during the Deferment Period.

or

- (ii) If the Life Assured is diagnosed as experiencing TPD immediately following a period of TTD, We will pay twenty five percent (25%) of the Weekly Income due to Sickness Benefit beginning from the date of diagnosis of the TPD.

The Weekly Income due to Sickness Benefit under Temporary Total Disablement Income and Temporary Partial Disablement Income will not be paid together for the same period of TTD or TPD.

We will pay the Weekly Income Benefit due to Sickness Benefit for every full seven (7) days of TTD or TPD, or We will prorate the Weekly Income due to Sickness Benefit by the number of days of TTD or TPD if the TTD or TPD does not extend to the full seven (7) days.

12.2.1.3. Conditions

- a. Before admitting any claim for this Supplementary Benefit, We will require a medical certificate or equivalent issued by a Registered Medical Practitioner to certify that the Life Assured is diagnosed with TTD or TPD.
- b. While claim payments are being made, We shall have the right to appoint a Registered Medical Practitioner to examine the Life Assured periodically, and the Life Assured must afford us a reasonable opportunity to do so. The cost of this examination and other medical evidence necessary to establish if the disability is ongoing shall be borne by You.

- c. Where the Life Assured is Hospitalised due to a Sickness followed by another Sickness resulting in the same TTD or TPD, We will treat the first and second Periods of Disability as one Period of Disability. We will pay the remainder of the Weekly Income due to Sickness Benefit up to the maximum limit specified in this Supplementary Benefit.
- d. Where the Life Assured is Hospitalised due to a Sickness followed by another Sickness resulting in a different TTD or TPD, and:
 - (i) If the first and second Sickness are not separated by at least one (1) continuous calendar month of work where the Life Assured:
 - (a) contributes the same number of hours; and
 - (b) performs the same amount and type of work;
 in the occupation the Life Assured was engaged in before the TTD or TPD, We will treat the first and second Periods of Disability as one Period of Disability. We will pay the remainder of the Weekly Income due to Sickness Benefit up to the maximum limit specified in this Supplementary Benefit;
 - (ii) If the first and second Sickness are separated by at least one (1) continuous calendar month of work where the Life Assured:
 - (a) contributes the same number of hours; and
 - (b) performs the same amount and type of work;
 in the occupation the Life Assured was engaged in before the TTD or TPD, We will treat the second Period of Disability as a new Period of Disability. We will stop paying the Weekly Income due to Sickness Benefit for the first Period of Disability and pay the Weekly Income due to Sickness Benefit for the second Period of Disability up to the maximum limit specified in this Supplementary Benefit.
- e. Where the Life Assured is Hospitalised due to Sickness followed by Accident, Accident followed by Sickness or Accident followed by Accident resulting in the same TTD or TPD, We will pay the remainder of the Weekly Income due to Sickness Benefit and/or Weekly Income due to Accident Benefit (whichever is applicable) up to the maximum limit specified in this Supplementary Benefit.

Where the Life Assured is Hospitalised due to Sickness followed by Accident, Accident followed by Sickness or Accident followed by Accident resulting in a different TTD or TPD, We will stop paying the Weekly Income due to Sickness Benefit and/or Weekly Income due to Accident Benefit (whichever is applicable) for the first Period of Disability and pay the Weekly Income due to Sickness Benefit and/or Weekly Income due to Accident Benefit (whichever is applicable) for the second Period of Disability up to the maximum limit specified in this Supplementary Benefit.

For the purposes of Conditions c to e, a TPD or TTD will be treated as a different TPD or TTD if the Life Assured provides satisfactory proof that:

1. the Life Assured is prevented from performing at least one (1) duty pertaining to the Life Assured's occupation that differs from the duty/duties that were taken into account for the previous TPD or TTD; or
2. the Life Assured is unable to perform at least one (1) Activity of Daily Living as a result of the Accidental Injury or Sickness (whichever is applicable) that differs from the Activities of Daily Living that were taken into account for the previous TPD or TTD.

Otherwise, the TPD or TTD will be treated as the same TTD or TPD.

“Period of Disability” means the period during which the Life Assured is diagnosed and certified as suffering from TPD or TTD by a Registered Medical Practitioner.

12.2.2. Exclusions

12.2.2.1. No benefit will be payable under this Supplementary Benefit directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under Clause 5.8;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

12.2.2.2. No benefit will be payable under this Supplementary Benefit in respect of Sickness directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) childbirth, pregnancy, miscarriage, abortion or termination of pregnancy and complications thereof;
- (b) elective cosmetic treatments and plastic surgery, treatment for obesity, weight reduction, weight improvement or procedure for weight management;

- (c) treatment for infertility, contraception, sterilisation, impotence, sexual dysfunction or assisted conception tests or treatments or sex change operations;
- (d) all dental treatment except for dental procedures performed by a duly qualified dental surgeon during Hospitalisation to remove, replace or restore natural teeth lost or damaged because of an Accident;
- (e) treatment that is not scientifically recognised by western European or North American standards, including alternative and complementary treatment;
- (f) treatment performed or ordered by a non-Registered Medical Practitioner and/or not in accordance with the standard medical practice as defined in the country of treatment;
- (g) treatment for psychological, emotional, mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (h) sexually transmitted diseases and any treatment or test connected with Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- (i) Hospitalisation as a result of organ transplant surgery where the Life Assured is the organ donor;
- (j) Hospitalisation primarily for diagnosis, X-ray examinations, and general physical or medical check up; or
- (k) any Pre-existing Condition and birth defects, including hereditary conditions and disorders and congenital anomalies.

You are advised to read the Policy contract for the full list of exclusions.

12.2.3. Entry Age (Age Next Birthday “ANB”)

Based on ‘ANB’ basis	Minimum	Maximum
Entry age of the Policyholder/Assured (3 rd party policy)	17	99
Entry age of Life Assured (3 rd party policy)	17	65
Entry age of Life Assured (Single life policy)	17	65

12.2.4. Policy Term

Yearly renewable up to 75 ANB.

12.2.5. Premium Term

Follow rider policy term.

APPENDIX A – MYACCIDENT GUARD PLAN DEFINITIONS AND EXCLUSIONS

1. Definitions

“Accident or Accidental” means an external, unexpected, unforeseen and unintentional incident upon the Life Assured which is not a symptom of a disease or illness.

“Accidental Injury” means bodily injury caused solely and directly by an Accident, directly and independently of any other cause(s), of which, there is as evidence, a visible contusion or wound on the exterior of the body.

“Act of Terrorism” shall mean exposure to any act of Terrorism where the Life Assured did not collaborated, participated or provoked such act and the Life Assured could not have avoided such act.

“Activities of Daily Living” refers to the following:

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

“Bicycle” means a pedal bicycle, a pedal tricycle, a trishaw or a power-assisted bicycle.

“Community Hospital” means the medical institutions in Singapore that provide intermediate in-patient convalescent and rehabilitative healthcare services to patients who do not require the care of Hospitals. This includes, but is not limited to Ang Mo Kio – Thye Hua Kwan Hospital, Bright Vision Hospital, Kwong Wai Shiu Hospital, Ren Ci Community Hospital, St Andrew’s Community Hospital, St Luke’s Hospital, West Point Hospital and Yishun Community Hospital.

“Disappearance” shall mean if the scheduled licensed ship (including but not limited to ferries, cruise and boat), aircraft or train (including but not limited to mass rapid transit, tram, light rail and monorail) the Life Assured travel on is involved in an Accident causing it to sink, be wrecked or disappear and:

- We are informed of the Life Assured’s disappearance within ninety (90) days from the date of Accident;
- The Life Assured’s body is not found within one (1) year from the date of Accident unless a court order or official death certificate has established the Life Assured’s death; and
- There is sufficient evidence leading to the conclusion that the Life Assured sustained an Accidental Injury causing his/her death.

We will pay for Accidental Death in accordance with the ADD Schedule provided any person to whom the benefit is paid signs an undertaking to inform and refund Us the amount paid if the Life Assured is subsequently found to be living.

“Fare-paying Passenger” refers to a person who makes payment of the fare as well as any accompanying passenger(s).

“Food poisoning” shall mean Accidental food poisoning where the event does not arise as a result of the Life Assured’s wilful or intentional act.

“Full time national service and reservist training” shall mean the period where the Life Assured is rendering full-time service or operationally ready national service pursuant to the Singapore Enlistment Act (Cap 93).

“Home” means the place of residence where the Life Assured resides.

“Hospital” means an institution which is legally licensed as a medical or surgical hospital in Singapore or the country in which it is located. It provides medical care and treatment of sick and injured persons as bed-paying patients, and which:

- has facilities for diagnosis and major surgery;
- provides twenty four (24) hours a day nursing services by registered nurses;
- is under the constant supervision of one or more Registered Medical Practitioners at all times; and
- has more than ten (10) beds for patients.

This includes a Restructured Hospital, a private hospital, a Community Hospital or any other medical institution that We accept.

This does not include any entity which is primarily a clinic, or a place for alcoholics or drug addicts, or mentally ill people, a nursing, rest or convalescent home or a home for the aged or any other similar establishment.

“Hospitalised or Hospitalisation” means an admission or a series of admissions to a Hospital that is Medically Necessary. Each day of Hospitalisation is defined as a day of which the Hospital charges the Life Assured for room and board on the recommendation of a Registered Medical Practitioner.

“Insect and animal bites” shall mean bites, stings, attacks or such similar event by an insect or animal where the event does not arise as a result of the Life Assured’s wilful or intentional act.

“Limb” means a hand at or above the wrist or a foot at or above the ankle.

“Loss” shall mean complete, irrecoverable and permanent loss of use or loss by complete physical severance caused by an Accident.

“Loss of internal organ” shall mean:

- (a) the total and permanent loss by removal or effective loss of use of a pancreas, one lung, one kidney, the spleen or the liver.
- (b) the receipt of transplant of the heart required due to irreversible end stage failure caused by an Accident and includes rupture or tear, or infection arising from one of the listed infectious diseases.

“Medically Necessary” means medical services and supplies provided by a Registered Medical Practitioner which is:

- (a) consistent with the diagnosis and customary medical treatment for an Accidental Injury or Sickness;
- (b) according to the standards of good medical practice, is consistent with the diagnosis and treatment of the Life Assured’s condition and the current standard of professional medical care, and proven medical benefits;
- (c) required for reasons other than the convenience of the Life Assured or the Registered Medical Practitioner;
- (d) not meant to profit or to satisfy an interest of the Life Assured or Registered Medical Practitioner, clinic, or Hospital;
- (e) not of an experimental, investigational, research, preventive or screening nature;
- (f) unable to be reasonably provided under outpatient care, in the event that the Life Assured is Hospitalised;
- (g) the most appropriate supply or level of service which can be safely provided to the Life Assured; and
- (h) for which the charges are fair and Reasonable and Customary for the Accidental Injury or Sickness.

GST on Medically Necessary treatment is covered under the Policy.

“Miscarriage due to Accident” means the Life Assured sustains an Accidental Injury arising from an Accident and as a result suffers a miscarriage within twelve (12) weeks and which is not attributed to any natural causes and/or Sickness relating to pregnancy or childbirth. This benefit is covered only after fourteen (14) weeks of pregnancy prior to the Accident. Accident includes an Accident caused by Bicycles or Personal Mobility Devices.

“Monthly Anniversary Date” means the day in each succeeding month corresponding to the Policy Effective Date, or if such date does not exist, then the last day of that month.

“Motorcycling” means an activity that is covered provided the Life Assured is wearing a safety helmet and not engaging in or practising for any racing or hill climbing contests, reliability trials and speed or duration testing.

“Natural disaster” shall mean events including but not limited to floods, tornadoes, hurricanes, volcanic eruptions, earthquakes, tsunamis and landslides where exposure to the event does not arise as a result of the Life Assured’s wilful or intentional act.

“Permanent and incurable insanity” shall refer to a state of mental disability caused by an Accident that is independent of all other causes and necessitating the Life Assured to be permanently institutionalised in a mental home or equivalent institution for at least twelve (12) continuous months following the recommendation by a psychiatrist. Voluntary or self-admission by the Life Assured to the mental institution is not covered.

“Personal Mobility Device” means a vehicle that:

- is designed to be used by one (1) person;
- has one (1) or more wheels that operate on a single axis;
- is propelled by an electric motor attached to the vehicle or by human power or both; and
- does not resemble a motor car or motor cycle,

which includes but is not limited to wheelchairs, rollerblades, roller-skates, skateboards, skate-scooters and unicycles but excludes Bicycles, trolleys, perambulators, motor cars and motor cycles.

“Pre-existing Condition” means any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the Policy Issue Date, Benefit Commencement Date of this Policy or Supplementary Benefit(s) (where applicable), or the reinstatement date of this Policy or Supplementary Benefit(s) (where applicable), whichever is the latest, unless the condition or illness had been declared and accepted by Us.

“Public Conveyance” is a mode of transport which is available to the general public and which is used primarily to transport people from one (1) point to another point in return for the payment of a fare. The service are provided and operated by a commercial carrier duly licensed for the regular transportation of Fare-paying Passengers. This will also include if the Life Assured is travelling as a Fare-paying Passenger in a vehicle driven by an individual who uses his/her personal vehicle or leases a vehicle as a driver partner that is registered under the Third-Party Taxi Booking Service Providers Act 2015 (including but not limited to ride-sharing application companies such as Uber and Grab).

“Reasonable and Customary Charges” means charges for medical care which We or Our medical advisers consider to be reasonable and customary if they are within the general level of charges being made by other care providers of similar standing in Singapore where the charges are incurred when giving like or comparable treatment, services or supplies to individuals of the same gender and of comparable age for a similar disease or injury.

“Registered Medical Practitioner” shall mean a doctor with a recognised degree in western medicine who is authorised to practise in the country in which he practises but should not be the Assured, the Life Assured, or any relative, sibling, spouse, child or parent, of the Assured or Life Assured.

“Restructured hospital” means a hospital and/or medical centre in Singapore that:

- (a) is run as a private company owned by the Singapore Government;
- (b) is governed by broad policy guidance from the Singapore Government through Ministry Of Health (MOH); and
- (c) receives a yearly government subsidy to provide subsidised medical services to its patients.

“Riot, strike, civil commotion, hijack, murder and assault” shall mean exposure to riot, strike, civil commotion, hijack, murder and assault where the Life Assured did not collaborated, participated or provoked such act, and the Life Assured could not have avoided such act.

“School” means a school which is licensed by Ministry of Education or other appropriate government authority in accordance with the laws of Singapore to provide education services and includes, for the purposes of the Policy, childcare centres, kindergartens, primary schools and secondary schools but excludes tuition centres, enrichment centres or any other place of additional learning.

“Sickness” means any disease or illness or physical condition marked by pathological deviation from the normal healthy state.

“Suffocation by smoke, poisonous fumes, gas, choking and drowning” shall mean Accidental Death or Injury caused directly due to suffocation from smoke, poisonous fumes, gas, choking or drowning where the event does not arise as a result of the Life Assured’s wilful or intentional act.

“Sum Assured” means the amount of benefits payable under the Policy when a claim for Basic Benefits and/or Supplementary Benefits is admitted as shown in the Policy Schedule.

“Teeth” refers to sound and natural permanent teeth only and does not include first or milk teeth, dentures, implants and dental fillings.

“Third Degree Burns” means major burns which result in full thickness skin destruction as determined by a Registered Medical Practitioner.

“Total and Permanent Disability” shall mean a state of incapacity:

- Caused by Accidental Injury sustained by the Life Assured;
- Continuing for a period of at least six (6) months;
- Medically certified by our appointed Registered Medical Practitioner as total, permanent and having no hope of improvement beyond six (6) months; and
- Entirely preventing the Life Assured from engaging in or giving attention to any and every kind of work to earn or obtain wages, compensation or profit for the remainder of his/her life or if the Life Assured has no occupation at the time of the Accident, is unable to perform three (3) Activities of Daily Living as a result of the Accident.

2. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract.

No benefit shall be payable under these Basic Benefits in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;

- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under Clause 5.8;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

You are advised to read the Policy contract for the full list of exclusions.

Note: For rider specific exclusions, please refer to the respective sections.

APPENDIX B – CUSTOMER SEGMENT**1. By Life Stage**

Customer Segment/Life Stage	Profile, Demographics, Lifestyle
Younger Singles	<ul style="list-style-type: none"> • 18 - 30 years old, working and have a regular income. • Tend to have some savings. • May be planning to set up a family. • Tend to have lesser responsibilities in life.
Older Singles	<ul style="list-style-type: none"> • 31 - 60 years old and above, have strong savings and earning power. • Have very high purchasing power. • For those who are older and do not have intention to set up a family, need abundant savings to provide for oneself during old age. • May have their own house. • May still have to support old aged parents.
Married with no kids	<ul style="list-style-type: none"> • Likely to be around 25 - 34 years old, likely to be financing loans for car and house. • May be planning for children. • May have working or retired parents.
Married with young kids	<ul style="list-style-type: none"> • Likely to be around 30 - 45 years old, worked for many years, good earning and purchasing power. • Key responsibilities in housing, children and taking care of old age parents. Prudent in spending.
Married with grown-up kids (above 16 years old)	<ul style="list-style-type: none"> • Likely to be around 45 - 55 years old, may be approaching retirement. • Have lesser responsibilities on children and housing, as children may already be working or married and may have fully repaid any housing loan. • May not have parents to take care of anymore.

2. By Key Needs

Customer Segment/Key Needs	Key Reasons for Needs
Protection for Self	<ul style="list-style-type: none"> • Customers who are looking for protection planning/coverage against accident. • To provide for final expenses
Protection for Dependants/Family	<ul style="list-style-type: none"> • To provide for dependant(s) financially in the event of life contingency

SAMPLE PRODUCT SUMMARY – MYACCIDENTGUARD

MyAccidentGuard

AVIVA
PRODUCT SUMMARY

Date:	<input type="text"/> / <input type="text"/> / <input type="text"/> (DD/MM/YY)		
Presented to:	<input type="text"/>	Name of Financial Adviser Representative:	<input type="text"/>
	(Name of Applicant)		
Signature of Applicant:	<input type="text"/>	Signature of Financial Adviser Representative:	<input type="text"/>
Name of Third Party Applicant:	<input type="text"/>		
Signature of Third Party Applicant:	<input type="text"/>		

1. DESCRIPTION OF PRODUCT

This is a regular payment, non-participating yearly renewable personal accident plan that provides world-wide protection against death or injury as a result from an Accident. It is renewable yearly up to 99 years old Age Next Birthday (ANB).

This plan does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

This is not a Medisave-approved policy and You may not use Medisave to pay the premiums for this Policy.

Note: "You" / "Your" relates to the Policyholder. "We" / "Us" / "Our" / "the Company" relates to Aviva Ltd.

Product At-a-glance

- Choice of four (4) plan types with varying limits per Policy Year.

Main Benefit	Lite	Standard	Prime	Prestige
Accidental Death & Dismemberment Benefit	SGD250,000	SGD500,000	SGD750,000	SGD1,000,000

- Double or Triple Accidental Death and Dismemberment Benefit, subject to fulfilment of conditions.
- Ambulance Services Benefit up to maximum of SGD300 per Accident.
- Daily Accidental Hospital Income Benefit of up to three hundred and sixty-five (365) days per Accident.
- Daily Accidental Hospital Income upon Intensive Care Unit (ICU) Admission Benefit of up to a maximum of thirty (30) days per Accident.
- Choose to pay Your premiums either monthly, quarterly, half-yearly or yearly.
- Option to add Supplementary Benefit(s) to enhance Your insurance cover for the extra peace of mind.
- 10% premium discount for child(ren) application if one (1) parent has a MyAccidentGuard Standard/Prime/Prestige plan with Us.

This plan is underwritten by Aviva Ltd. The information in this handbook is strictly for internal circulation only and is not to be reproduced or distributed in whole or in part to unintended parties including Policy Owners, prospects and/or third parties. This document is published for information only and does not have regard to the specific investment objectives, financial situation and needs of any particular person. Aviva Ltd accepts no liability whatsoever with respect to the use of the document or its contents. The information contained in this document is correct as at April 2017.

2. PLAN FEATURES AND BENEFITS

2.1. Basic Benefits

The Sum Assured for the Basic Benefits according to each plan under the Policy is as follows:

Basic Benefits	Plan			
	Lite	Standard	Prime	Prestige
Accidental Death and Dismemberment Benefit (ADDB) (per Policy Year)	SGD250,000	SGD500,000	SGD750,000	SGD1,000,000
Double ADDB (per Policy Year)	SGD500,000	SGD1,000,000	SGD1,500,000	SGD2,000,000
Triple ADDB (per Policy Year)	SGD750,000	SGD1,500,000	SGD2,250,000	SGD3,000,000
Daily Accidental Hospital Income Benefit (daily cash benefit subject to 365 days per Accident)	SGD200	SGD300	SGD400	SGD500
Daily ICU Accidental Hospital Income Benefit (daily cash benefit subject to 30 days per Accident)	SGD200	SGD300	SGD400	SGD500
Ambulance Services Benefit (per Accident)	SGD300	SGD300	SGD300	SGD300

2.2. Accidental Death and Dismemberment Benefit

In the event that the Life Assured sustains an Accidental Injury and such injury results directly and independently of any other cause(s) either in the death or dismemberment of the Life Assured as described in the Accidental Death and Dismemberment (ADD) Schedule below within twelve (12) months of the Accident causing the injury, We shall pay compensation according to the ADD Schedule.

Accidental Death and Dismemberment (ADD) Schedule		
Section	Description of events	Percentage of the Sum Assured
1	Death	100%
2	Total and Permanent Disability *	150%
3	Permanent and total loss of:	
	- sight in both eyes	150%
	- sight in one eye	100%
	- the lens of one eye	50%
4	Loss of:	
	- two Limbs	150%
	- one Limb	125%
	- one Limb and sight of one eye	150%
	- two hands or two feet	150%
	- one hand and one foot	150%
	- one hand or one foot	100%
5	Loss of:	
	- speech and hearing	150%
	- speech	50%
	- all hearing in both ears	75%
	- all hearing in one ear	25%
6	Loss of:	
	- both thumbs and all fingers	100%
	- four fingers and thumb of one hand	70%
	- four fingers of one hand	60%
	- thumb (both phalanges)	30%
	- thumb (one phalanx)	25%
	- fingers (three phalanges per hand)	10%
	- fingers (two phalanges per hand)	8%
	- finger (one phalanx per hand)	6%
7	Loss of:	
	- all toes of one foot	15%
	- great toe - two phalanges	5%
	- great toe - one phalanx	3%
	- each toe, other than great toe	1%
8	Leg:	
	- Fractured leg or patella with established non-union	10%
	- shortening of leg by at least 5 cm	7.5%

My Accident Guarantee, Apr 2017

Accidental Death and Dismemberment (ADD) Schedule		
Section	Description of events	Percentage of the Sum Assured
9	Third Degree Burns damage as a percentage of total body surface area	
	- Head - equal to or greater than 2% but less than 5%	50%
	- Head - equal to or greater than 5% but less than 8%	75%
	- Head - equal to or greater than 8%	100%
	- Body - equal to or greater than 10% but less than 15%	50%
	- Body - equal to or greater than 15% but less than 20%	75%
	- Body - equal to or greater than 20%	100%
10	Permanent and incurable insanity	100%
11	Total and permanent loss of Teeth (subject to a minimum of four (4) Teeth)	2% or SGD500 per tooth, up to a maximum of SGD5,000 per Accident
12	Removal of lower jaw by surgical operation	50%
13	Loss of internal organ (a pancreas, a lung, a kidney, the spleen or liver, or heart transplant) due to Accident	25%, up to a maximum of SGD100,000 per lifetime
14	Miscarriage due to Accident	SGD1,000

* The Total and Permanent Disability Benefit will terminate on the Policy Anniversary immediately before the Life Assured is seventy (70) years old ANB. If the Life Assured sustains more than one (1) injury within a Section of the ADD Schedule in the same Accident, only the injury with the highest benefit in that Section is payable.

Where a single Accident results in dismemberment of multiple body parts, You may make more than one (1) claim for losses under Sections (1) to (13) of the ADD Schedule, subject to a maximum limit of one hundred and fifty percent (150%) of the ADDB Sum Assured within a Policy Year.

If there is more than one (1) Accident in the same Policy Year, the total claim amount payable shall be subjected to the maximum limit of one hundred and fifty percent (150%) of the ADDB Sum Assured.

There is no waiting period in between claims.

Upon renewal of the Policy, the Sum Assured will be reset.

In the event of a claim, Premium payment continues based on the full Sum Assured. If one hundred and fifty percent (150%) of the ADDB Sum Assured has been claimed in a Policy Year, the Policy terminates.

2.3. Double Accidental Death and Dismemberment Benefit

The lump sum payment will be two hundred percent (200%) of the ADDB Sum Assured if the Accidental Death or Accidental Injury was sustained while the Life Assured was:

- (a) in a Public Conveyance;
- (b) a pedestrian (including as a passenger in a public lift or elevator other than lifts or elevators in mines and construction sites); or
- (c) in a fire at Home, in a theatre, hotel, public auditorium, School, Hospital or shopping mall from the time the fire started. Workplaces (including offices and factories) are not covered.

For Life Assured sixteen (16) years old ANB and below, who sustains Accidental Injury or Accidental Death while:

- (a) within School premises on a School day or during School activities organised and supervised by School authorities;
- (b) taking part in School activities organised and supervised by School authorities outside School premises; or
- (c) travelling as a passenger on a School bus, private bus or excursion bus to and from School or place where the School activities take place.

We will pay the higher of Accidental Death and Dismemberment Benefit or the Double Accidental Death and Dismemberment Benefit but not both.

2.4. Triple Accidental Death and Dismemberment Benefit

The lump sum payment will be three hundred percent (300%) of the ADDB Sum Assured if the Accidental Death or Accidental Injury was caused while Life Assured was travelling as a Fare-paying Passenger on a commercial plane; or on a cruise ship (with at least a night's stay on board the cruise ship) operated by a licensed operator.

We will pay the higher of Accidental Death and Dismemberment Benefit or the Triple Accidental Death and Dismemberment Benefit but not both.

For an Accident where more than one (1) of the circumstances under section 2.3 and 2.4 are met, We will pay the claim for only one (1) of the benefits, whichever is higher.

2.5. Ambulance Services Benefit

We will reimburse the actual cost, including GST and administration fees for ambulance services up to a maximum amount of three hundred Singapore dollars (SGD300) per Accident.

2.6. Daily Accidental Hospital Income Benefit

We will pay the daily cash benefit according to the plan stated under section 2.1 if the Life Assured is Hospitalised as a result of an Accident, up to a maximum of three hundred and sixty-five (365) days per Accident.

2.7. Daily Accidental Hospital Income upon Intensive Care Unit (ICU) Admission Benefit

We will pay the daily cash benefit according to the plan stated under section 2.1 upon admission into an ICU, in addition to the Daily Accidental Hospital Income Benefit, if the Life Assured is Hospitalised in an ICU as a result of an Accident, up to a maximum of thirty (30) days per Accident.

2.8. Discount for child(ren)

If one of the parents of an eligible child is covered under MyAccidentGuard Standard/Prime/Prestige plan, a ten percent (10%) discount will be offered on the child's basic plan of the same coverage or lower until the child reaches twenty (20) years old ANB.

This benefit will continue even if the eligible parent of the child dies before this benefit ceases. This benefit will cease if the eligible parent lapses his/her plan. This benefit is limited to a maximum of four (4) child(ren) with insurable interest.

2.9. Reduction of Benefits due to Hazardous Leisure Activities

We will reduce the payout of the following benefits: the Basic Benefits; Accident Reimbursement Cover (if applicable); and Weekly Income Cover (if applicable); by fifty percent (50%) if the Accidental Injury or Accidental Death of the Life Assured is a result of participating in hazardous leisure activities including but not limited to:

- winter sports;
- horse riding, polo;
- bungee jumping, cliff diving;
- mountaineering, rock climbing, caving, potholing, hunting;
- any aviation sports such as hang gliding, sky diving, parachuting, hot-air ballooning;
- scuba diving, provided the Life Assured is a registered member of a recognised national scuba diving association or federation and is diving in accordance with the rules and regulations of that association or federation, otherwise no benefit is payable;
- boxing, wrestling, martial arts activities, whether in training or in competition; or
- motorcross, drifting.

We will only consider the claim if the Accidental Injury or Accidental Death of the Life Assured caused by the hazardous activity or pursuit is conducted legally and under the supervision of a licensed organisation.

Should the Life Assured die or sustain the Accidental Injury from any of these activities but through breaking or with disregard for the safety guidelines and recommended precautions for these activities, We reserve the right to adjust the Sum Assured of the Basic Benefits, Accident Reimbursement Cover (if applicable) and Weekly Income Cover (if applicable) or reject the claim.

2.10. Renewability

This plan is yearly renewable up to the Policy Anniversary before the Life Assured is ninety-nine (99) years old ANB. However, We do not guarantee its renewability.

We reserve the right to cancel this Policy and/or any Supplementary Benefit(s) attached, at any time without incurring any liability, in the event that We decide, at Our sole discretion, to withdraw:

- the entire portfolio of this insurance; and/or
- a particular plan type of this insurance.

We will give You thirty (30) days' written notice before doing so. If We decline the renewal, We will refund any premiums paid for the renewal of this plan.

2.11. Premiums

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed and We may adjust the premiums based on future experience. You will be given thirty (30) days' written notice before the new premiums are charged.

Premiums are subjected to GST.

Premium Table

MyAccidentGuard	Yearly Premium in SGD (inclusive of 7% GST)			
Occupation Class 1 & 2	Lite	Standard	Prime	Prestige
Age 1-55	269.64	346.68	487.92	616.32
Age 56-99	346.68	462.24	667.68	821.76
Occupation Class 3				
Age 1-55	471.87	606.69	853.86	1,078.56
Age 56-99	606.69	808.92	1,168.44	1,438.08
Occupation Class 4				
Age 1-55	741.51	953.37	1,341.78	1,694.88
Age 56-99	953.37	1,271.16	1,836.12	2,259.84

Information on Premium Table:

Premium frequencies are available in monthly, quarterly and half-yearly arrangement such that it can be calculated by dividing the yearly premium by 12 (monthly), 4 (quarterly) and 2 (half-yearly). The final premium charge may have a difference of 5 cents due to rounding.

2.12. Supplementary Benefits (Riders)

Subject to Our terms and conditions and provided the Supplementary Benefits (Riders) are available at the point of Your application, You can request to add on additional Supplementary Benefits (Riders) to Your Policy during the policy term. Extra premiums are payable for these additional Supplementary Benefits (Riders). Please refer to the respective Supplementary Benefits' (Riders) Terms and Conditions for the full details of exclusions.

3. ADDITIONAL INFORMATION

3.1. The Contract

This Product Summary provides You with an overview of the plan. The Policy contract will provide the full Terms and Conditions.

3.2. Policy Extensions

The Accidental cover shall also provide cover where the Life Assured is a victim of the following events:

- Infectious diseases
- Food poisoning
- Insect and animal bites
- Disappearance
- Natural disaster
- Suffocation by smoke, poisonous fumes, gas, choking and drowning
- Motorcycling
- Riot, strike, civil commotion, hijack, murder and assault
- Act of terrorism
- Full time national service and reservist training

"Infectious diseases" shall mean any of the following diseases which is diagnosed by a Registered Medical Practitioner and is supported by acceptable clinical, radiological, histological and laboratory evidence:

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9, or H1N1
- Mumps
- Rubella
- Tuberculosis
- Measles
- Malaria
- Anthrax infection
- Yellow fever
- Plague
- Melioidosis or 'soil disease'
- Rabies
- Legionnaires' disease
- Chikungunya
- Nipah viral encephalitis
- Japanese viral encephalitis
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Severe acute respiratory syndrome (SARS)
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus

We will not cover any infectious diseases not listed above.

We will not cover any infectious diseases if it is diagnosed within thirty (30) days from:

- (a) the Policy Issue Date;
 - (b) the Benefit Commencement Date of this Policy or Supplementary Benefit(s) (where applicable); or
 - (c) the reinstatement date of this Policy or Supplementary Benefit(s) (where applicable),
- whichever is the latest.

3.3. Change or Addition to Occupation

The Life Assured must inform Us of any change or addition to his occupation within thirty (30) days from the change. We will re-evaluate whether We can continue to provide the benefits and may revise the Premiums as a result of the change or addition of occupation. We reserve the right at Our discretion to terminate the Policy or adjust the Premium as We may determine. Otherwise, We may not pay should a claim arise.

3.4. Change of Country of Residence

The Life Assured must inform Us of any change in his country of residence within thirty (30) days from the change. We reserve the right at Our discretion to terminate the Policy as We may determine.

If the Life Assured does not inform Us of the change of country of residence, We may not pay should a claim arise.

Residence in a country is defined as physical presence in that country for a continuous period of one hundred and eighty-three (183) days or longer.

3.5. Termination

This Policy shall terminate on the earliest occurrence of the following:

- (a) on the Benefit Cessation Date of the Policy;
- (b) on the date when the Accidental Death benefit is paid;
- (c) on the date when one hundred and fifty percent (150%) of the ADDB Sum Assured is claimed in a Policy Year;
- (d) upon the expiry of Grace Period without payment of premium due;
- (e) upon the acceptance of Your application to terminate this Policy; or
- (f) upon change in Your country of residence (for more than one hundred and eighty-three (183) days) or the expiry of a valid pass to reside in Singapore.

We will refund the remaining Premium (if any) paid for the Policy Year from the next Monthly Anniversary Date following the date of termination of the Policy or date of death (whichever is applicable).

3.6. Definitions and Exclusions

You may refer to Appendix A for an overview of exclusions applicable to the benefits offered under this plan. Please refer to the Policy Terms and Conditions for the full details of the definitions and exclusions.

3.7. Notice and Proof of Claim

Written notice and proof of claim must be given to Us as soon as reasonably practicable after the claim event and/or the death of the Life Assured.

Proof of claim consists of the following which must be submitted to Us:

- (a) the completed claim form;
- (b) proof of the Life Assured's date of birth;
- (c) the medical report and/or diagnosis issued by a Registered Medical Practitioner, supported by clinical, radiological, histological and laboratory evidence at the claimant's expense, which must be acceptable to Us;
- (d) the original death certificate (when making a claim for Death Benefit);
- (e) evidence that the claimant is entitled to payment of proceeds under the policy; and
- (f) any other document necessary to support the claim.

3.8. Claims

Any benefits payable under the policy are made to You, Your legal representative, the Hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact Your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

3.9. Co-ordination of Benefits

If the Life Assured has any other medical insurance policy(ies) which makes provision for reimbursement of medical expenses, the reimbursement will be limited to any amount not covered by the other insurance policy(ies), up to the Sum Assured of the Medical Expenses Reimbursement Benefit of the elected Plan.

You shall provide Us with the full details of such insurance policy(ies) together with all relevant documentary proof necessary to make a claim.

3.10. Free Look

Within fourteen (14) days after You have received the Policy, You may write to Us to cancel Your Policy. After We have received Your written notification for cancellation, We will refund the premium(s) You paid (without interest) after deducting any expenses We incurred in assessing the risk under Your Policy and in issuing the Policy.

If the Policy was sent to You by post, You are considered to have received it seven (7) days after posting.

3.11. Total Distribution Cost (TDC)

The total distribution cost of this product is 35% to 75% of the premium before GST for the first year and 15% to 35% of the premium before GST for the renewal years.

This section shows the total costs of distribution that Aviva Ltd expects to incur in relation to your Policy, including the cost of any financial advice provided to you. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.

Please note that the Total Distribution Cost is not an additional cost to You; it has already been allowed for in calculating Your premium.

3.12. Point-of-Sale Documents

A copy of the following documents is provided at the point-of-sale:

- Product Summary;
- Fact Find Form (applicable for MyAccidentGuard with Weekly Income Cover); and
- Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (if applicable).

3.13. Note

The above is merely a summary of the plan offered. The precise Terms and Conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that You choose not to seek advice from a financial adviser representative, You should consider whether the plan in question is suitable for You.

3.14. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and 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 LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

3.15. Details of the Insurer

This plan is underwritten by Aviva Ltd, part of Aviva plc. Web-site: www.aviva.com.sg

MyAccidentGuard FS_Apr2017

APPENDIX A – EXCLUSIONS

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract.

No benefit will be payable under these Basic Benefits in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

You are advised to read the Policy contract for the full list of exclusions.

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SAMPLE PRODUCT SUMMARY – ACCIDENT REIMBURSEMENT COVER

Accident Reimbursement Cover

PRODUCT SUMMARY

FEATURES

This is a non-participating Supplementary Benefit that provides reimbursement for Medical Expenses caused by Accidental Injury during the period of the benefit term. This Supplementary Benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

BENEFITS

The Sum Assured according to the plan selected under this Supplementary Benefit is as follows:

Accident Reimbursement Cover		Plan			
		1	2	3	4
Medical Expenses Reimbursement Benefit	Accidental Medical Reimbursement Benefit (per Accident)	SGD5,000	SGD6,000	SGD7,000	SGD8,000
	Overseas Accidental Medical Reimbursement Benefit (per Accident)	SGD10,000	SGD12,000	SGD14,000	SGD16,000
	Traditional Chinese Medicine/ Osteopathy/Chiropractic Treatment Benefit (per Accident)	SGD700	SGD800	SGD900	SGD1,000
Mobility Aid Reimbursement Benefit (per Accident)		Up to SGD1,500	Up to SGD2,000	Up to SGD2,500	Up to SGD3,000
Home Modifications Reimbursement Benefit (per lifetime)		Up to SGD7,000	Up to SGD10,000	Up to SGD15,000	Up to SGD20,000
Family Support Benefit (per lifetime)		SGD25,000	SGD50,000	SGD75,000	SGD100,000
Double Family Support Benefit (per lifetime)		SGD50,000	SGD100,000	SGD150,000	SGD200,000

A. Medical Expenses Reimbursement Benefits

(i) Accidental Medical Reimbursement Benefit

We will reimburse the Medical Expenses up to the Sum Assured per Accident payable under this Accidental Medical Reimbursement Benefit provided that such Medical Expenses are incurred within twelve (12) months from the date of the Accident.

(ii) Overseas Accidental Medical Reimbursement Benefit

We will reimburse the Medical Expenses up to the Sum Assured per Accident payable under this Overseas Accidental Medical Reimbursement Benefit if the Life Assured suffered an Accidental Injury while outside Singapore, provided that such Medical Expenses are incurred within twelve (12) months from the date of the Accident.

Should the Life Assured choose to have treatment outside of Singapore although the treatment is available in Singapore, We will reimburse treatment costs up to the amount of the Reasonable and Customary Charges for such treatment in a government or government Restructured Hospital in Singapore.

(iii) Traditional Chinese Medicine, Osteopathy and Chiropractic Treatment Benefit

We will reimburse the Medical Expenses up to the Sum Assured per Accident payable under this Traditional Chinese Medicine, Osteopathy and Chiropractic Treatment Benefit, provided that such treatment is done in Singapore by a Registered TCM Practitioner or Osteopath or Chiropractor within twelve (12) months from the date of the Accident.

B. Mobility Aid Reimbursement Benefit

If the Life Assured requires the use of Mobility Aids as recommended by a Registered Medical Practitioner, We will reimburse the actual cost up to the Sum Assured per Accident, including GST and handling fees for buying or renting the Mobility Aids to assist with or facilitate movement. Prosthetic equipment such as replacement limbs are not included.

C. Home Modifications Reimbursement Benefit

We will reimburse the cost incurred in modifying Your Home subject to proof of stay in the particular residence up to the Sum Assured payable under this Home Modifications Reimbursement Benefit provided that:

- (i) these costs are incurred within ninety (90) days from the date of Accident;
- (ii) fifty percent (50%) or more of the Sum Assured (for one (1) Accident and not cumulative across multiple Accidents) has been paid under the Accidental Death and Dismemberment (ADD) Schedule of the Basic Benefits; and
- (iii) a written certification has been issued by a Registered Medical Practitioner in rehabilitative services or similar medical professional recommending that Home Modification is reasonably necessary.

The Home Modification is for one residence and on a per Accident basis and subject to the lifetime limit.

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D. Family Support Benefit

If We pay a claim under either a Death or Total and Permanent Disability event under the ADD Schedule of the Basic Benefits, We will pay out the Sum Assured of the Family Support Benefit in one (1) lump sum.

E. Double Family Support Benefit

If the Life Assured sustains an injury while travelling outside Singapore and We pay a claim under either a Death or Total and Permanent Disability event under the ADD Schedule of the Basic Benefits, We will pay out two hundred percent (200%) of the Sum Assured of the Family Support Benefit in one (1) lump sum.

KEY PROVISIONS**1. Premiums**

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed and We may adjust the premiums based on future experience. You will be given thirty (30) days' written notice before the new premiums are charged.

Premiums are subjected to GST.

Premium Table

Accident Reimbursement Cover	Yearly Premium in SGD (inclusive of 7% GST)			
Occupation Class 1 & 2	Plan 1	Plan 2	Plan 3	Plan 4
Age 1-55	154.08	192.60	231.12	269.64
Age 56-75	205.44	256.80	295.32	346.68
Occupation Class 3				
Age 1-55	192.60	240.75	288.90	337.05
Age 56-75	256.80	321.00	369.15	433.35
Occupation Class 4				
Age 1-55	269.64	337.05	404.46	471.87
Age 56-75	359.52	449.40	516.81	606.69

Information on Premium Table:

Premium frequencies are available in monthly, quarterly and half-yearly arrangement such that it can be calculated by dividing the yearly premium by 12 (monthly), 4 (quarterly) and 2 (half-yearly). The final premium charge may have a difference of 5 cents due to rounding.

2. Change or Addition to Occupation

The Life Assured must inform Us of any change or addition to his occupation within thirty (30) days from the change. We will re-evaluate whether We can continue to provide the benefits and may revise the Premiums as a result of the change or addition of occupation. We reserve the right at Our discretion to terminate the Policy or adjust the Premium as We may determine. Otherwise, We may not pay should a claim arise.

3. Change of Country of Residence

The Life Assured must inform Us of any change in his country of residence within thirty (30) days from the change. We reserve the right at Our discretion to terminate the Policy as We may determine.

If the Life Assured does not inform Us of the change of country of residence, We may not pay should a claim arise.

Residence in a country is defined as physical presence in that country for a continuous period of one hundred and eighty-three (183) days or longer.

4. Termination

This Supplementary Benefit shall terminate on the earliest occurrence of the following:

- (i) upon termination of this Supplementary Benefit by written request to Us;
 - (ii) on the date the Policy terminates;
 - (iii) on the Benefit Cessation Date of this Supplementary Benefit;
 - (iv) upon the expiry of Grace Period without payment of premium due;
 - (v) on the Policy Anniversary at which the Life Assured turns seventy-five (75) years old;
 - (vi) on the death of the Life Assured; or
 - (vii) upon change in Your country of residence (for more than one hundred and eighty-three (183) days) or the expiry of a valid pass to reside in Singapore.
- We will refund the remaining Premium (if any) paid for the Policy Year from the next Monthly Anniversary Date following the date of termination of the Policy or date of death (whichever is applicable).

5. Definitions and Exclusions

You may refer to Appendix A for an overview of exclusions applicable to the benefits offered under this Supplementary Benefit. Please refer to the Policy Terms and Conditions for the full details of the definitions and exclusions.

6. Claims

Any benefits payable under the policy are made to You, Your legal representative, the Hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

7. Total Distribution Cost (TDC)

The total distribution cost of this Supplementary Benefit is 35% to 75% of the premium before GST for the first year and 15% to 35% of the premium before GST for the renewal years.

This section shows the total costs of distribution that Aviva Ltd expects to incur in relation to the Supplementary Benefit, including the cost of any financial advice provided to you. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.

Please note that the Total Distribution Cost is not an additional cost to You; it has already been allowed for in calculating Your premium.

8. Note

The above is merely a summary of the plan offered. You are advised to read the Policy contract for the full list of exclusions. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the plan in question is suitable for you.

9. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and 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 LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

APPENDIX A – EXCLUSIONS

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract.

No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2 of the Product Summary for MyAccidentGuard;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

You are advised to read the Policy contract for the full list of exclusions.

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Accident Handbook Content Cover PS_Apr2017

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SAMPLE PRODUCT SUMMARY – ACCIDENTAL FRACTURE COVER II

Accidental Fracture Cover II

PRODUCT SUMMARY

FEATURES

This is a non-participating Supplementary Benefit that pays out a benefit in the event of a Fracture or Dislocation resulting from an Accident on the Life Assured during the period of the benefit term. This benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

BENEFITS

The Sum Assured according to the plan selected under this Supplementary Benefit is as follows:

Accidental Fracture Cover II	Plan			
	1	2	3	4
Accidental Fracture or Dislocation Benefit (per Policy Year)	SGD25,000	SGD50,000	SGD75,000	SGD100,000
Physiotherapy Benefit (per lifetime)	SGD1,000	SGD1,000	SGD1,000	SGD1,000

A. Accidental Fracture or Dislocation Benefit

In the event that the Life Assured sustains an Accidental Injury which results directly and independently of any other cause(s) in a Fracture or Dislocation as described in the Benefit Schedule below, on or before the Benefit Cessation Date of this Supplementary Benefit, We will pay the Sum Assured for the Life Assured's Plan.

The level of payout depends on the severity of the Fracture or Dislocation arising from an Accident as described in the Benefit Schedule.

Our Liability under this Supplementary Benefit in a Policy Year shall not exceed the total of one hundred percent (100%) of the Sum Assured for this Supplementary Benefit.

If more than one (1) Fracture or Dislocation results from an Accident, the Sum Assured payable shall be derived by adding the following benefits together subject to the maximum limit of one hundred percent (100%) of the Sum Assured in a Policy Year:

- (i) the highest benefit under each of Section A to I in the Benefit Schedule; and
- (ii) the sum of benefits within Section J in the Benefit Schedule.

If there is a second (2nd) Accidental Injury which results direct and independently of any other cause(s) in another Fracture or Dislocation, the Sum Assured payable shall be derived by adding the balance benefits (excluding Physiotherapy Benefit) together up to the maximum limit of one hundred percent (100%) of the Sum Assured per Policy Year.

Upon renewal of this Supplementary Benefit, the Sum Assured will be reset.

B. Physiotherapy Benefit

The Physiotherapy Benefit in Section K of the Benefit Schedule is payable once only in one (1) lump sum and will terminate once it is fully paid out.

Physiotherapy Benefit is payable only if this is Medically Necessary as a result of an Accident. This has to be administered by a qualified physiotherapist in a rehabilitation centre.

This benefit is payable once per lifetime.

C. Benefit Schedule

Description	Benefit as a percentage (%) of the Sum Assured for this Supplementary Benefit
A) Hip or Pelvis (excluding thigh or coccyx)	
1. Open Fracture of more than one bone	100%
2. Open Fracture of one bone	50%
3. Closed Fracture of more than one bone	25%
4. Closed Fracture of one bone	15%
B) Thigh or Lower Leg	
5. Open Fracture of more than one bone	60%
6. Open Fracture of one bone	45%
7. Closed Fracture of more than one bone	25%
8. Closed Fracture of one bone	15%

C. Benefit Schedule (continued)

Description	Benefit as a percentage (%) of the Sum Assured for this Supplementary Benefit
C) Elbows, Arm (including wrist but excluding Colles type fractures)	
9. Open Fracture of more than one bone	45%
10. Open Fracture of one bone	35%
11. Closed Fracture of more than one bone	20%
12. Closed Fracture of one bone	15%
D) Colles type fracture of the lower arm	
13. Open Fracture	25%
14. Closed Fracture	10%
E) Skull	
15. Fracture of the skull needing surgical intervention	60%
16. Fracture of the skull not needing surgical intervention	20%
F) Shoulder Blade, Rib(s), Knee cap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes or heel)	
17. Open Fracture	30%
18. Closed Fracture	15%
G) Spinal Column (Vertebrae but excluding coccyx)	
19. All compression fractures	40%
20. All spinous, transverse process of pedicle fractures	40%
21. Permanent Spinal Cord damage	40%
22. All vertebral fractures	15%
H) Lower Jaw	
23. Open Fracture	25%
24. Closed Fracture	10%
I) Cheekbone, Clavicle, Coccyx, Upper Jaw, Nose, Toe(s), Finger(s), Ankle, Heel	
25. Open Fracture of more than one bone	15%
26. Open Fracture of one bone	12%
27. Closed Fracture of more than one bone	4%
28. Closed Fracture of one bone	2%
J) Dislocations requiring surgery under anesthesia	
29. Spine	35%
30. Back (Excluding slipped disc)	35%
31. Hip	25%
32. Knee (Left or right)	20%
33. Wrist (Left or right)	15%
34. Elbow (Left or right)	15%
35. Ankle (Left or right)	10%
36. Shoulder blade (Left or right)	10%
37. Collarbone	10%
38. Fingers (Left or right hand)	5%
39. Toes (Left or right foot)	5%
40. Jaw	5%
K) Physiotherapy	
Benefit Amount	
41. Physiotherapy after Fracture or Dislocation as defined in above sections	SGD1,000

If the Life Assured sustains more than one (1) injury within each Section (except Section J and K) in the same Accident, only the injury with the highest benefit in that Section is payable.

For a single Accident, the benefits payable under Sections A to I and Section J, can be added up subject to a maximum of one hundred percent (100%) of the Sum Assured. If there is another Accident, the benefit payable shall be derived by adding the balance benefits together, subject to the maximum limit of one hundred percent (100%) of the Sum Assured.

Accidental Fracture Cover (IFS)_April 07

C. Benefit Schedule (continued)

If the Life Assured sustains more than one (1) injury within Section J of the Benefit Schedule in the same Accident, the benefits payable within this section shall be added together and subject to the maximum limit of one hundred percent (100%) of the Sum Assured for this Supplementary Benefit.

For the avoidance of doubt, where We have paid a prior claim on any part of a body as defined under Section J, We shall not pay for a subsequent claim for the same part of the body. Each benefit from Section J can be claimed once only per Policy Year.

While this Supplementary Benefit is in force, the benefit payable under Section A to Section I of the Benefit Schedule is subject to a maximum of two (2) claims per Policy Year.

There is no waiting period in between claims.

KEY PROVISIONS**1. Premiums**

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed and We may adjust the premiums based on future experience. You will be given thirty (30) days' written notice before the new premiums are charged.

Premiums are subjected to GST.

Premium Table

Accident Reimbursement Cover II	Yearly Premium in SGD (inclusive of 7% GST)			
Occupation Class 1 & 2	Plan 1	Plan 2	Plan 3	Plan 4
Age 1-55	141.24	218.28	269.64	321.00
Age 56-85	179.76	256.80	321.00	385.20
Occupation Class 3				
Age 1-55	317.79	491.13	606.69	722.25
Age 56-85	404.46	577.80	722.25	866.70
Occupation Class 4				
Age 1-55	529.65	818.55	1,011.15	1,203.75
Age 56-85	674.10	963.00	1,203.75	1,444.50

Information on Premium Table:

Premium frequencies are available in monthly, quarterly and half-yearly arrangement such that it can be calculated by dividing the yearly premium by 12 (monthly), 4 (quarterly) and 2 (half-yearly). The final premium charge may have a difference of 5 cents due to rounding.

2. Change or Addition to Occupation

The Life Assured must inform Us of any change or addition to his occupation within thirty (30) days from the change. We will re-evaluate whether We can continue to provide the benefits and may revise the Premiums as a result of the change or addition of occupation. We reserve the right at Our discretion to terminate the Policy or adjust the Premium as We may determine. Otherwise, We may not pay should a claim arise.

3. Change of Country of Residence

The Life Assured must inform Us of any change in his country of residence within thirty (30) days from the change. We reserve the right at Our discretion to terminate the Policy as We may determine.

If the Life Assured does not inform Us of the change of country of residence, We may not pay should a claim arise.

Residence in a country is defined as physical presence in that country for a continuous period of one hundred and eighty-three (183) days or longer.

4. Termination

This Supplementary Benefit shall terminate on the earliest occurrence of the following:

- (i) upon termination of this Supplementary Benefit by written request to Us;
- (ii) on the date the Policy terminates;
- (iii) on the Benefit Cessation Date of this Supplementary Benefit;
- (iv) upon the expiry of Grace Period without payment of premium due;
- (v) on the Policy Anniversary at which the Life Assured turns eighty-five (85) years old;
- (vi) on the death of the Life Assured; or
- (vii) upon change in Your country of residence (for more than one hundred and eighty-three (183) days) or the expiry of a valid pass to reside in Singapore.

We will refund the remaining Premium (if any) paid for the Policy Year from the next Monthly Anniversary Date following the date of termination of the Policy or date of death (whichever is applicable).

5. Definitions and Exclusions

You may refer to Appendix A for an overview of exclusions applicable to the benefits offered under this Supplementary Benefit. Please refer to the Policy Terms and Conditions for the full details of the definitions and exclusions.

6. Claims

Any benefits payable under the policy are made to You, Your legal representative, the Hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

7. Total Distribution Cost (TDC)

The total distribution cost of this Supplementary Benefit is 35% to 75% of the premium before GST for the first year and 15% to 35% of the premium before GST for the renewal years.

This section shows the total costs of distribution that Aviva Ltd expects to incur in relation to the Supplementary Benefit, including the cost of any financial advice provided to you. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.

Please note that the Total Distribution Cost is not an additional cost to You; it has already been allowed for in calculating Your premium.

8. Note

The above is merely a summary of the plan offered. You are advised to read the Policy contract for the full list of exclusions. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the plan in question is suitable for you.

9. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and 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 LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

APPENDIX A – EXCLUSIONS

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract.

No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2 of the Product Summary for MyAccidentGuard;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

No benefit will be payable under this Supplementary Benefit in respect of any Accidental Fracture or Dislocation directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) non-Accidental causes or those Fractures caused by Sickness;
- (b) Accidents resulting in Fracture that occurred prior to the Benefit Commencement Date or reinstatement date (whichever is later);
- (c) any injury or Fracture caused directly or indirectly by a medical condition, whether known or unknown of its treatment; or
- (d) engagement or involvement in any hazardous activities or sports on a leisure basis.

You are advised to read the Policy contract for the full list of exclusions.

SAMPLE PRODUCT SUMMARY – WEEKLY INCOME COVER

Weekly Income Cover

PRODUCT SUMMARY

FEATURES

This is a non-participating Supplementary Benefit that provides income support during the period of the benefit term. This Supplementary Benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Please note that premium rates are not guaranteed. These rates may be adjusted based on future experience.

This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

BENEFITS

The Weekly Income according to the plan selected under this Supplementary Benefit is as follows:

Weekly Income Cover	Plan			
	1	2	3	4
Weekly Income due to Accident Benefit (up to 104 weeks)	SGD200	SGD300	SGD400	SGD500
Weekly Income due to Sickness Benefit (up to 52 weeks)	SGD200	SGD300	SGD400	SGD500

A. Weekly Income due to Accident Benefit

When the Life Assured suffers from Temporary Total Disability or Temporary Partial Disability due to an Accident, We will pay either one (1) of the following benefits:

- (i) Temporary Total Disablement Income
If the Life Assured is diagnosed by a Registered Medical Practitioner with Temporary Total Disability due to an Accidental Injury within ninety (90) days from the date of the Accident and Hospitalised where daily room and board is charged, We will pay one hundred percent (100%) of the Weekly Income due to Accident Benefit beginning from the date of Hospitalisation.
- (ii) Temporary Partial Disablement Income
 - (a) If the Life Assured is diagnosed by a Registered Medical Practitioner with Temporary Partial Disability due to an Accidental Injury within ninety (90) days from the date of the Accident and Hospitalised where daily room and board is charged, We will pay twenty five percent (25%) of the Weekly Income due to Accident Benefit beginning from the date of Hospitalisation; or
 - (b) If the Life Assured is diagnosed by a Registered Medical Practitioner as experiencing Temporary Partial Disability immediately following a period of Temporary Total Disability, We will pay twenty five percent (25%) of the Weekly Income due to Accident Benefit beginning from the date of diagnosis of the Temporary Partial Disability.

We will pay for (i) and/or (ii) for the period of Temporary Total Disability and Temporary Partial Disability up to a maximum of one hundred and four (104) weeks for any one (1) Accident, subject to the Conditions in section C below.

The Weekly Income due to Accident Benefit under Temporary Total Disablement Income and Temporary Partial Disablement Income will not be paid together for the same period of Temporary Total Disability or Temporary Partial Disability.

We will pay the Weekly Income due to Accident Benefit for every full seven (7) days, or We will prorate the Weekly Income benefit by the number of days if the disability does not extend to the full seven (7) days.

B. Weekly Income due to Sickness Benefit

When the Life Assured suffers from Temporary Total Disability or Temporary Partial Disability due to Sickness, We will pay only either one (1) of the following benefits:

- (i) Temporary Total Disablement Income
If the Life Assured is:
 - (a) Hospitalised for a minimum period of five (5) consecutive days; and
 - (b) diagnosed by a Registered Medical Practitioner with Temporary Total Disability due to Sickness for a continuous period of sixty (60) days after the date of discharge as an inpatient from a Hospital (the "Deferment Period"),
 We will pay one hundred percent (100%) of the Weekly Income due to Sickness Benefit after the end of the Deferment Period. No payment will be made for or during the Deferment Period.
- (ii) Temporary Partial Disablement Income
 - (a) If the Life Assured is:
 - 1) Hospitalised for a minimum period of five (5) consecutive days; and
 - 2) diagnosed by a Registered Medical Practitioner with Temporary Partial Disability due to Sickness for the Deferment Period,
 We will pay twenty-five (25%) of the Weekly Income due to Sickness Benefit after the end of the Deferment Period. No payment will be made for or during the Deferment Period.
 - or
 - (b) If the Life Assured is diagnosed as experiencing Temporary Partial Disability immediately following a period of Temporary Total Disability, We will pay twenty five percent (25%) of the Weekly Income due to Sickness Benefit beginning from the date of diagnosis of the Temporary Partial Disability.

B. Weekly Income due to Sickness Benefit (continued)

We will pay for (i) and/or (ii) up to a maximum of fifty two (52) weeks for the period of Temporary Total Disability and Temporary Partial Disability, subject to the Conditions in section C below.

The Weekly Income due to Sickness Benefit under Temporary Total Disablement Income and Temporary Partial Disablement Income will not be paid together for the same period of Temporary Total Disability or Temporary Partial Disability.

We will pay the Weekly Income Benefit due to Sickness for every full seven (7) days, or We will prorate the Weekly Income Benefit by the number of days if the disability does not extend to the full seven (7) days.

C. Conditions

- 1) To pay out the Benefits, We will require a medical certificate or equivalent issued by a Registered Medical Practitioner to certify that the Life Assured is Temporary Total or Partial Disabled.
- 2) While claim payments are being made, we shall have the right to appoint a Registered Medical Practitioner to examine the Life Assured periodically, and the Life Assured must afford us a reasonable opportunity to do so. The cost of this examination and other medical evidence necessary to establish if the disability is ongoing shall be borne by You.
- 3) A Registered Medical Practitioner must first (1st) confirm and certify the diagnosis of Temporary Total or Partial Disability before We admit any claim for this Supplementary Benefit.
- 4) Where the Life Assured is Hospitalised due to an Accidental Injury followed by a Sickness or vice versa in the same period of Temporary Total Disability or Temporary Partial Disability, We will only pay either the Weekly Income due to Accident Benefit or the Weekly Income due to Sickness Benefit, whichever is higher.
- 5) If the Life Assured is diagnosed with Temporary Total Disability or Temporary Partial Disability from the same Sickness or from the same Accident, the successive period(s) of disability are considered one period of disability unless:
 - they are separated by at least one continuous calendar month of work; or
 - the subsequent Temporary Total Disability or Temporary Partial Disability is due to any Sickness or Accidental Injury entirely unrelated to the cause of the previous Temporary Total Disability or Temporary Partial Disability.

KEY PROVISIONS**1. Premiums**

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed and We may adjust the premiums based on future experience. You will be given thirty (30) days' written notice before the new premiums are charged.

Premiums are subjected to GST.

Premium Table

Weekly Income Cover	Yearly Premium in SGD (inclusive of 7% GST)			
Occupation Class 1 & 2	Plan 1	Plan 2	Plan 3	Plan 4
Age 1-55	154.08	192.60	256.80	308.16
Age 56-75	218.28	269.64	346.68	436.56
Occupation Class 3				
Age 1-55	231.12	288.90	385.20	462.24
Age 56-75	327.42	404.46	520.02	654.84
Occupation Class 4				
Age 1-55	385.20	481.50	642.00	770.40
Age 56-75	545.70	674.10	866.70	1,091.40

Information on Premium Table:

Premium frequencies are available in monthly, quarterly and half-yearly arrangement such that it can be calculated by dividing the yearly premium by 12 (monthly), 4 (quarterly) and 2 (half-yearly). The final premium charge may have a difference of 5 cents due to rounding.

2. Change or Addition to Occupation

The Life Assured must inform Us of any change or addition to his occupation within thirty (30) days from the change. We will re-evaluate whether We can continue to provide the benefits and may revise the Premiums as a result of the change or addition of occupation. We reserve the right at Our discretion to terminate the Policy or adjust the Premium as We may determine. Otherwise, We may not pay should a claim arise.

3. Change of Country of Residence

The Life Assured must inform Us of any change in his country of residence within thirty (30) days from the change. We reserve the right at Our discretion to terminate the Policy as We may determine.

If the Life Assured does not inform Us of the change of country of residence, We may not pay should a claim arise.

Residence in a country is defined as physical presence in that country for a continuous period of one hundred and eighty-three (183) days or longer.

Weekly Income Cover PS_Apr017

4. Waiting Period

There is a Deferment Period of sixty (60) days from the date of discharge as an inpatient from a Hospital before the Weekly Income due to Sickness Benefit is payable.

5. Termination

This Supplementary Benefit shall terminate on the earliest occurrence of the following:

- (i) upon termination of this Supplementary Benefit by written request to Us;
- (ii) on the date the Policy terminates;
- (iii) on the Benefit Cessation Date of this Supplementary Benefit;
- (iv) upon the expiry of Grace Period without payment of premium due;
- (v) on the Policy Anniversary at which the Life Assured turns seventy five (75) years old;
- (vi) on the death of the Life Assured; or
- (vii) upon change in Your country of residence (for more than one hundred and eighty-three (183) days) or the expiry of a valid pass to reside in Singapore.

We will refund the remaining Premiums (if any) paid for the Policy Year from the next Monthly Anniversary Date following the date of termination of the Policy or date of death (whichever is applicable).

6. Definitions and Exclusions

You may refer to Appendix A for an overview of exclusions applicable to the benefits offered under this Supplementary Benefit. Please refer to the Policy Terms and Conditions for the full details of the definitions and exclusions.

7. Claims

Any benefits payable under the policy are made to You, Your legal representative, the Hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by Us.

Kindly contact your financial adviser representative or visit the FAQs section in <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> and <http://www.aviva.com.sg/customer-care/faqs/> for claim procedures.

8. Total Distribution Cost (TDC)

The total distribution cost of this Supplementary Benefit is 35% to 75% of the premium before GST for the first year and 15% to 35% of the premium before GST for the renewal years.

This section shows the total costs of distribution that Aviva Ltd expects to incur in relation to the Supplementary Benefit, including the cost of any financial advice provided to you. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to You; it has already been allowed for in calculating Your premium.

9. Note

The above is merely a summary of the plan offered. You are advised to read the Policy contract for the full list of exclusions. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the plan in question is suitable for you.

10. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme, and 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 LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

APPENDIX A – EXCLUSIONS

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract.

No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2 of the Product Summary for MyAccidentGuard
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

No benefit will be payable under this Supplementary Benefit in respect of Sickness directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) childbirth, pregnancy, miscarriage, abortion or termination of pregnancy and complications thereof;
- (b) elective cosmetic treatments and plastic surgery, treatment for obesity, weight reduction, weight improvement or procedure for weight management;
- (c) treatment for infertility, contraception, sterilisation, impotence, sexual dysfunction or assisted conception tests or treatments or sex change operations;
- (d) all dental treatment except for dental procedures performed by a duly qualified dental surgeon during Hospitalisation to remove, replace or restore natural teeth lost or damaged because of an Accident;
- (e) treatment that is not scientifically recognised by western European or North American standards, including alternative and complementary treatment;
- (f) treatment performed or ordered by a non-registered practitioner and/or not in accordance with the standard medical practice as defined in the country of treatment;
- (g) treatment for psychological, emotional, mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (h) sexually transmitted diseases and any treatment or test connected with Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);
- (i) Hospitalisation as a result of organ transplant surgery where the life assured is the organ donor;
- (j) Hospitalisation primarily for diagnosis, X-ray examinations, and general physical or medical check up; or
- (k) any Pre-existing Condition and birth defects, including hereditary conditions and disorders and congenital anomalies.

You are advised to read the Policy contract for the full list of exclusions.

SAMPLE APPLICATION FORM

MyAccidentGuard APPLICATION FORM		 * P R O P R I E T A R Y *			
WARNING: PURSUANT TO SECTION 25(5) OF THE INSURANCE ACT (CAP.142), YOU ARE TO DISCLOSE IN THIS APPLICATION FORM FULLY AND FAITHFULLY ALL FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE INSURANCE EFFECTED MAY BE VOID.					
This policy is underwritten by Aviva Ltd and will be entered into the register of Singapore policies. The terms and conditions of this policy shall be governed by and construed in accordance with the laws of Singapore.					
IMPORTANT: Please attach the following documents to your application: • Copy of Identity Card or Passport (for non-Singaporeans) • If address is not available in the Identity Card/Passport, copy of fixed line telephone, utility, tax bill or any documents issued by a local government body.					
Particulars of Financial Adviser Representative Name: <u>PA SOON MENG</u> Source Code: <u>1111 1111</u> Name of Firm: <u>XYZ LIFE PLANNERS</u> Contact No.: <u>8012 1234</u> (HP) <u>8866 2323</u> (ID) Email Address: <u>soon_meng@xyz.com.sg</u>			For Financial Adviser Representative Use Only Backdated to (DD/MM/YY): _____ Referral ID: _____ <input type="checkbox"/> Policy Document to be Delivered by Financial Adviser Representative For Official Use Only Contract No.: _____		
Please complete in capital letters and tick boxes as appropriate.					
SECTION A: PARTICULARS OF LIFE ASSURED					
Full Name as shown in Identity Card/Passport: Salutation: <input checked="" type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Miss <input type="checkbox"/> Dr Family Name: <u>TING</u> Given Name: <u>ZACKARY</u> Gender: <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female Marital Status: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Others Identity Card/Passport No.: <u>T1203358H</u> Race: <input checked="" type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others Date of Birth (DD/MM/YY): <u>30/11/2012</u> Country of Birth: <u>SINGAPORE</u> City & Country of Residence: _____ Singapore Nationality: (Please list your nationalities) <u>Singaporean</u> Contact No.: _____ (HP) _____ (ID) <u>6808 3535</u> (H) Email Address: _____ (Please provide at least 1 contact number)					
Residential Address Block/Street No.: <u>1A</u> Street Name: <u>BEDOK STREET 63</u> Unit No.: _____ Building Name: _____ Postal/Zip Code: <u>412601</u> Country: <u>SINGAPORE</u> Correspondence Address (if different from address above) Block/Street No.: _____ Street Name: _____ Unit No.: _____ Building Name: _____ Postal/Zip Code: _____ Country: _____					
For existing policyholder with Aviva Ltd: If the correspondence address differs from our existing records, do you wish to update the correspondence address for all your other policy(ies)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input checked="" type="checkbox"/> Unemployed <input type="checkbox"/> Retired Occupation: <u>JUVENILE</u> Annual Fixed Income: <u>SGD</u> Exact Duties: _____ Name of Employer: _____					

SECTION B: PARTICULARS OF PROPOSER IF DIFFERENT FROM LIFE ASSURED (ASSURED UNDER THE POLICY)

Relationship to the Life Assured: ☐ Spouse ☒ Parent

Full Name as shown in Identity Card/Passport: Salutation: ☐ Mr ☐ Mrs ☒ Mdm ☐ Miss ☐ Dr
 Family Name: KHOR Given Name: MARGARET
 Gender: ☐ Male ☒ Female Marital Status: ☐ Single ☒ Married ☐ Widowed ☐ Divorced ☐ Others
 Identity Card/Passport No.: S8066423E Race: ☒ Chinese ☐ Malay ☐ Indian ☐ Others
 Date of Birth (DDMMYY): 14/02/1980 Country of Birth: SINGAPORE City & Country of Residence: SINGAPORE Nationality: (Please list your nationalities)
Singaporean
 Contact No.: 9666 3190 (HP) — (O) 6808 3535 (H) Email Address: —
 (Please provide at least 1 contact number)

Residential Address Block/Street No.: Street Name:
 (If different from Life Assured):
 Unit No.: Building Name: Postal/Zip Code: Country:
 Correspondence Address Block/Street No.: Street Name:
 (If different from address above):
 Unit No.: Building Name: Postal/Zip Code: Country:

For existing policyholder with Aviva Ltd:
 If the correspondence address differs from our existing records, do you wish to update the correspondence address for all your other policy(ies)?
☒ Yes ☐ No

Employment Status: ☒ Employed ☐ Self-employed ☐ Unemployed ☐ Retired
 Occupation: LEGAL CONSULTANT Annual Fixed Income: SGD 200,000
 Exact Duties: As a legal advisor
 Name of Employer: PTW Company Limited

SECTION C: PLAN DETAILS

For child(ren) discount, please provide details below:
 Other Parent's Name (if applicable): MARGARET KHOR NRIC No./Passport No.: S8066423E

Annual Fixed Income (SGD)	Eligible Plan(s) for Weekly Income Cover
Non-Income Earner (eg. housewife, househusband, juvenile, retiree, student)	Plan 1
Less than or equal to S\$30,000	Plan 1, Plan 2
S\$30,001 to S\$35,000	Plan 1, Plan 2, Plan 3
S\$35,001 and above	Plan 1, Plan 2, Plan 3, Plan 4

Occupational Class	Description
Class 1 & 2	Persons engaged in non-manual work, persons engaged in non-hazardous work or pursuits, professional, medical professional, managerial, clerical, administrative, qualified technician, sales person. Examples: accountant, banker, cabin crew, chef, commercial pilot, doctor, driver (bus, van or train), engineer (deskbound), housewife, interior designer, lawyer, manager (administration), sales staff, student, retiree, teacher, waiter.
Class 3	Persons engaged in work of an outdoor or supervisory nature, skilled occupations which involve a moderate amount of manual work, semi-skilled occupations involving a limited amount of manual work. Examples: catering staff, carpenter, cleaner (indoor), courier (car or van), driver (ambulance, forklift, taxi or truck), electrician, factory worker, construction foreman, pilot (harbour or marine), mechanic, prison warden, security guard (unarmed), technician (aircraft).
Class 4	Persons with skilled occupations which involve mostly manual work and semi-skilled occupations involving a moderate amount of manual work. Examples: actor (with stunt work), construction worker, courier (bicycle or motorcycle), deliveryman (motorcycle), diver (no explosive involved), metal worker, fitter, machine operator (ship building).
Declined Occupations	Persons with hazardous occupations including those that require travel to war zone areas or with explosives. Examples: (a) Cameraman, journalist or reporter – disaster / war zone (b) Demolition worker handling explosives (c) Offshore oil rig worker (including engineers and technicians) (d) Air con worker, cleaner, painter (who works externally in heights above 15 meters) (e) Security guard (armed)

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 Company Reg. No.: 196900439K GST Reg. No.: MK-8500166-B Page 2 of 6

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SECTION C: PLAN DETAILS (continued)

Premium Table

Please ☒ tick the box according to your Occupational Class, Plan Type and Supplementary Benefit(s).

<input checked="" type="checkbox"/> Occupation Class 1 & 2				
Age 1 to 55	Yearly Premium in SGD (Inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	\$269.64	\$346.68	\$487.92	\$616.32
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	\$154.08	\$192.60	\$231.12	\$269.64
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	\$141.24	\$218.28	\$269.64	\$321.00
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	\$154.08	\$192.60	\$256.80	\$308.16

<input type="checkbox"/> Occupation Class 1 & 2				
Age 56 to 65	Yearly Premium in SGD (Inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$346.68	\$462.24	\$667.68	\$821.76
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$205.44	\$256.80	\$295.32	\$346.68
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$179.76	\$256.80	\$321.00	\$385.20
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$218.28	\$269.64	\$346.68	\$436.56

<input type="checkbox"/> Occupation Class 3				
Age 1 to 55	Yearly Premium in SGD (Inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$471.87	\$606.69	\$853.86	\$1,078.56
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$192.60	\$240.75	\$288.90	\$337.05
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$317.79	\$491.13	\$606.69	\$722.25
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$231.12	\$288.90	\$385.20	\$462.24

<input type="checkbox"/> Occupation Class 3				
Age 56 to 65	Yearly Premium in SGD (Inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$606.69	\$808.92	\$1,168.44	\$1,438.08
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$256.80	\$321.00	\$369.15	\$433.35
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$404.46	\$577.80	\$722.25	\$866.70
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$327.42	\$404.46	\$520.02	\$654.84

<input type="checkbox"/> Occupation Class 4				
Age 1 to 55	Yearly Premium in SGD (Inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$741.51	\$953.37	\$1,341.78	\$1,694.88
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$269.64	\$337.05	\$404.46	\$471.87
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$529.65	\$818.55	\$1,011.15	\$1,203.75
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$385.20	\$481.50	\$642.00	\$770.40

<input type="checkbox"/> Occupation Class 4				
Age 56 to 65	Yearly Premium in SGD (Inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$953.37	\$1,271.16	\$1,836.12	\$2,259.84
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$359.52	\$449.40	\$516.81	\$606.69
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$674.10	\$963.00	\$1,203.75	\$1,444.50
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$545.70	\$674.10	\$866.70	\$1,091.40

* Minimum entry age is 17 years age next birthday

Information on Premium Table:

- Premiums are payable in monthly, quarterly, half-yearly and yearly frequencies. Monthly, quarterly and half-yearly premiums are obtained by dividing the yearly premium by 12 (monthly), 4 (quarterly) and 2 (half-yearly) respectively.
- Final premium charge may have a difference of up to 5 cents due to rounding.
- The premium payable is calculated based on the Life Assured's Age Next Birthday at each Policy Anniversary. Premium rates are non guaranteed.

SECTION D: PREMIUM PAYMENT DETAILS																						
Contract Currency:	SGD																					
Payment Frequency:	<input checked="" type="checkbox"/> Yearly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (For monthly frequency, minimum ONE month premium is required)																					
Initial Premium Payment Method:	<input type="checkbox"/> Interbank GIRO (Please complete the attached Application for Interbank GIRO Form) For payment of initial premium by Interbank GIRO, the bank account must be a DBS or POSB account, a single or joint/vor account, not a trust/minor account, belongs to the payer of the policy (who is also the policyholder) and the payer's identification number (e.g. NRIC) in our record must be the same as the bank's record. If Interbank GIRO is selected for both initial and subsequent premium payment, we will deduct the premium amount from the same bank account. Hence, you are only required to complete the attached Application for Interbank GIRO Form once.																					
	<input type="checkbox"/> Cash / Cheque Cheque No.: _____ Issuing Bank: _____																					
	<input checked="" type="checkbox"/> Credit Card Please complete the section on Visa/Mastercard Authorisation.																					
<div style="border: 1px solid black; padding: 5px;"> <p align="center">VISA/MASTERCARD AUTHORISATION</p> <p>I authorise Aviva Ltd to charge the initial premium(s) to my credit card account for this insurance policy.</p> <table border="0" style="width: 100%;"> <tr> <td colspan="2">Name of Cardholder (as shown in Identity Card/Passport):</td> <td>Identity Card/Passport No.:</td> </tr> <tr> <td colspan="2">MARGARET KHOR</td> <td>S8066423E</td> </tr> <tr> <td>Card Number:</td> <td>Card Expiry Date (MM/YY):</td> <td>Signature of Cardholder:</td> </tr> <tr> <td>4998 0011 2344 6978</td> <td>11 / 2022</td> <td>Margaret</td> </tr> <tr> <td colspan="2"> <input checked="" type="checkbox"/> Visa <input type="checkbox"/> Mastercard Issuing Bank: XYZ </td> <td></td> </tr> <tr> <td colspan="3">Relationship to Proposer (if different from Proposer): CHILD</td> </tr> </table> </div>					Name of Cardholder (as shown in Identity Card/Passport):		Identity Card/Passport No.:	MARGARET KHOR		S8066423E	Card Number:	Card Expiry Date (MM/YY):	Signature of Cardholder:	4998 0011 2344 6978	11 / 2022	Margaret	<input checked="" type="checkbox"/> Visa <input type="checkbox"/> Mastercard Issuing Bank: XYZ			Relationship to Proposer (if different from Proposer): CHILD		
Name of Cardholder (as shown in Identity Card/Passport):		Identity Card/Passport No.:																				
MARGARET KHOR		S8066423E																				
Card Number:	Card Expiry Date (MM/YY):	Signature of Cardholder:																				
4998 0011 2344 6978	11 / 2022	Margaret																				
<input checked="" type="checkbox"/> Visa <input type="checkbox"/> Mastercard Issuing Bank: XYZ																						
Relationship to Proposer (if different from Proposer): CHILD																						
Subsequent Premium Payment Method:	<input checked="" type="checkbox"/> Interbank GIRO Please complete the attached Application for Interbank GIRO Form.																					
	<input type="checkbox"/> Cash / Cheque																					
SECTION E: UNDERWRITING DECLARATION																						
Applicable to MyAccidentGuard, Accident Reimbursement Cover and Accidental Fracture Cover II 1. I/We hereby declare that I/we do not have any physical defects, impairments, deformities and/or conditions affecting mobility, sight and/or hearing.																						
Applicable to Weekly Income Cover 1. For the past 5 years, I/we do not have abnormal medical test result from any diagnostic examinations or tests done (including blood tests) nor have I/we been admitted to any hospital, health care or rehabilitation centre for more than 5 days. 2. I/We are currently not experiencing any symptoms or considering seeking medical advice or treatment for my/our health. 3. I/We are not suffering from any medical conditions and am/are not receiving any medical advice, treatment or consultation in connection with my/our health other than for minor ailments. 4. I/We confirm that not more than one of my/our parents or siblings has been diagnosed with either cancer, heart disease, stroke or any hereditary disorders before attaining the age of 60 years old. 5. I/We have not had any application, renewal or reinstatement of Life, Critical Illness, Accident or Health policy been deferred, declined or accepted on special rates or terms.																						
<input checked="" type="checkbox"/> I/We declare that the above underwriting declarations are fulfilled (where applicable).																						
SECTION F: DECLARATION FOR SWITCHING/REPLACEMENT OF EXISTING POLICY(IES)																						
1. Is this application to replace or intended to replace any Accident and Health policy(ies) with Aviva or other insurance company(ies)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", please complete the following:																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Name of Insurer</th> <th style="width: 25%;">Product Name</th> <th style="width: 25%;">Sum Assured (SGD)</th> <th style="width: 25%;">Premiums (SGD)</th> <th style="width: 20%;">Duration of Coverage</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>					Name of Insurer	Product Name	Sum Assured (SGD)	Premiums (SGD)	Duration of Coverage													
Name of Insurer	Product Name	Sum Assured (SGD)	Premiums (SGD)	Duration of Coverage																		
<p>Warning: If you are switching/replacing your existing policy with this new application, please be informed that:</p> <ul style="list-style-type: none"> a) You may incur transaction costs without gaining any real benefit from the switch/replacement. b) You may incur penalties for terminating the existing policies. c) You may not be insurable at standard terms. d) The switch/replacement policy may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost. e) The switch/replacement policy may be less suitable and the terms and conditions may differ. f) There may be other options available besides switching/policy replacement. <p>You are advised to consult your present Financial Adviser Representative and consider the possible disadvantages of switching/policy replacement such as fees and charges and the changes in level of benefits before making a final decision.</p>																						
<div style="display: flex; justify-content: space-between; font-size: small;"> <div> Aviva Ltd 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 • Tel: (65) 6827 7988 • Fax: (65) 6827 7900 • Website: www.aviva.com.sg Company Reg. No.: 1969D0499K GST Reg. No.: MR-R500166-B </div> <div align="right">Page 4 of 6</div> </div>																						

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SECTION G: PERSONAL DATA CONSENT

I/We agree to be contacted by Aviva (and/or Aviva group of companies or their service providers) for special marketing offers, promotions and information about Aviva's products and services which may be of interest to me/us.

Please tick to provide your consent:

☒ By Mail or E-Mail ☒ By SMS ☒ By Telephone Call

I/We consent to the collection, use and disclosure of my/our personal data by Aviva and Aviva group of companies for the above purpose.

On behalf of myself and proposed insured live, I/We consent to Aviva (and Aviva related group of companies) collecting, using and/or disclosing my personal data (whether contained in this form or obtained from other sources; existing data in Aviva's record or to be collected in future) for the following purposes:

- to issue and administer my/our existing and/or new policy(ies) and/or account(s) with Aviva, and such other purposes ancillary or related to the administering of the policy(ies) and/or account(s), including the processing of my/our personal data for underwriting purposes, payment of premiums (including, where applicable, the deduction of premiums due from the Medisave accounts of the proposed insured lives) and/or claims purposes;
- for statistical, research, compliance, audit and regulatory purposes; and
- to provide general information on product enhancements and services relevant to my/our needs or policies (including increasing benefits, adding riders/supplements and/or insured lives) as well as to provide financial advice or product recommendations to me/us, where applicable.

I/We also consent to Aviva (and Aviva related group of companies) transferring my/our personal data to Aviva related group of companies and/or third party service providers, reinsurers, suppliers or intermediaries, whether located in Singapore or elsewhere, for the above purposes.

For more information on Aviva's data protection policy and full details of the purpose of collection, use and disclosure of your personal data, please visit <http://www.aviva.com.sg/pdpa.html>.

SECTION H: DECLARATION

1. I/We understand that the insurance shall not take effect until this application is accepted, the full premium is received and the policy is issued by Aviva Ltd.
2. Applicable only if financial advice is provided:
I/We declare that I/We have received a copy of the following documents:
 - i) Product Summary;
 - ii) Fact Find Form;
 - iii) Your Guide to Health Insurance; and Infographic "Evaluating My Health Insurance Coverage";
 and that the contents of these documents have been explained to my/our satisfaction.
 *I/We am/are aware that we can view and download a copy of Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" from www.aviva.com.sg.
3. If I/We decide to switch/replace from my/our existing policy(ies), I/We understand that:
 - i) I/We may incur transaction costs without gaining any real benefit from the switch/replacement.
 - ii) I/We may incur penalties for terminating the existing policies.
 - iii) I/We may not be insurable at standard terms.
 - iv) The switch/replacement policy may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost.
 - v) The switch/replacement policy may be less suitable and the terms and conditions may differ.
 - vi) There may be other options available besides switching/policy replacement.
4. I/We am/are aware that if I/We decide that the policy is not suitable after my/our purchase, I/We may terminate the policy in accordance with the free-look provision, if any, and you may recover from me/us any expense incurred in underwriting the policy.
5. I/We declare that all the information on this Application Form is true and complete and to the best of my/our knowledge and understand that any misrepresentation or concealment of facts shall render the policy to be issued null and void and if such misrepresentation or concealment of facts applies to any policy which I have with Aviva Ltd, such policy shall also be rendered null and void.

SECTION H: DECLARATION (continued)

6. I/We understand and agree that if any information disclosed to Aviva (whether on this Application Form or otherwise) disagrees with any information disclosed to Aviva Ltd on another application form or otherwise, I/We shall answer all questions and provide all documentation which Aviva Ltd may require and if a Pre-Existing Condition is found, Aviva Ltd may, in its absolute discretion, impose such conditions (including but not limited to change in the amount of premium payable or permanent exclusion of the Pre-Existing Condition) or reject my/our application.
7. I/We declare that no material fact, that is, any fact likely to influence the assessment and acceptance of this application, has been withheld and to the best of my/our knowledge and belief, the information furnished is true and complete. I/We agree to inform Aviva Ltd if there is any change in the state of my/our and/or any proposed life assured's health or activities between the date of this application and the date the policy is issued by Aviva Ltd to me/us.
8. I/We am/are aware that the product I/We am/are applying for is authorised for sale in Singapore and I/We acknowledge that I/We am/are responsible for ensuring that the laws and regulations applicable to my/our nationality and country of residence allow my/our purchase of this product. I/We understand that no liability can be accepted by Aviva Ltd for any legal consequences under the laws of any other country or any tax implications that may arise in connection with my/our purchase of this product. I/We am/are also responsible for my/our own tax affairs and hereby declare that I/We have not been convicted of any serious tax crimes.
9. I/We am/are aware that the benefits of the policy will only be payable as a result of an Accident/Sickness (where applicable) as defined in the policy.
10. I/We further declare that I/We am/are not an undischarged bankrupt and that I/We have committed no act of bankruptcy within the last twelve months and no receiving order or adjudication order in bankruptcy has been made against me/us during that period.
11. I/We authorise any medical source, insurance office or organisation to release to Aviva Ltd and similarly Aviva Ltd to release to any medical source, insurance office or organisation, to the extent permitted by law, relevant information concerning me/us and/or any proposed life assured at any time, regardless of whether the application is accepted by Aviva Ltd. A photographic or electronic copy of this authorisation shall be as valid as the original.

Important Notes:

If a material fact is not disclosed in this application, any policy issued and any policy which you have with Aviva to which the material fact applies may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the Financial Adviser Representative but was not included in the application. Please check to ensure you are fully satisfied with the information declared in this application.

Signature of Life Assured (for age next birthday 17 years & above)

Name of Life Assured:

Identity Card/Passport No.:

Date (DD/MM/YYYY):

(IF APPLICABLE)Signature of Proposer (Assured's Company Stamp)
(applicable, if different from the Life Assured)


Name of Proposer (Assured):

MARGARET KHOO

Identity Card/Passport No.:

S8066423E

Date (DD/MM/YYYY):

21 March 2017

* The signatory warrants that he or she has the authority to sign for and on behalf of
(Name of Company) and bind the Company by his or her signature

Signature of Witness/Financial Adviser Representative



Name of Witness/Financial Adviser Representative:

PA SOON MENG

Identity Card/Passport No.:

S1523613G

Date (DD/MM/YYYY):

21 March 2017



APPLICATION FOR INTERBANK GIRO (Please submit original form to Aviva Ltd ("Aviva"))

FOR APPLICANT'S COMPLETION

Date (DD/MM/YYYY): 21 March 2017 Name of Billing Organisation ("BO"): Aviva Ltd
 To: Name of Bank: POSB Bank Branch: Bedok

Policy Number*	Name of Policy Owner:	NRIC Number:	Relationship to Account Holder: (required if Account Holder is not Policy Owner)
	<u>MARGARET KIOR</u>	<u>S8066423E</u>	

* Please write the Policy Number(s) which you wish to apply for GIRO using this bank account number only.

- a) I/We hereby instruct you to process Aviva's instruction to debit my/our account.
 b) You are entitled to reject Aviva's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
 c) This authorisation will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our written revocation through Aviva.
 d) The use of correction tape is not allowed. Amendments made on this form must be countersigned by applicant.

My/Our Bank Account Name(s): Mr/Mdm/Ms/Dr

MARGARET KIOR

My/Our Signature(s)/Thumbprint(s)* (as in Bank's Record):

Margaret Kior

My/Our Bank Account Number:

023 108 265

My/Our NRIC Number(s):

S8066423E

My/Our Contact Number (Home/Handphone):

9606 3190

* If your account is operated by thumbprint, your thumbprint needs to be witnessed and verified by the Bank's staff.

PERSONAL DATA CONSENT

I/We consent to Aviva (and Aviva related group of companies) collecting, using and/or disclosing my/our personal data for the processing of the above transaction and such other purposes ancillary or related to the administering of the policy(ies), account(s) and/or managing my/our relationship with Aviva.

I/We also consent to Aviva (and Aviva related group of companies) transferring my/our personal data to Aviva related group of companies and/or third party service providers, reinsurers, suppliers or intermediaries whether located in Singapore or elsewhere, for the above purposes.

For full details of the purposes of collection, use and disclosure of your personal data, please visit <http://www.aviva.com.sg/pdpa.html>

FOR AVIVA'S COMPLETION

Bank: 7 1 7 1 Branch: 0 2 7 Aviva's Bank Account Number: 0 2 7 0 0 0 7 5 9 7 Aviva's Customer Reference Number(s):
 Bank: Branch: Account Number to be Debited:

FOR BANK'S COMPLETION

To: Aviva Ltd

This application(s) is hereby **REJECTED** (please tick) for the following reason(s):

- ☐ Signature/Thumbprint* differs/irregular* from bank's records
☐ Signature/Thumbprint* is incomplete/unclear*
☐ Account operated by Signature/Thumbprint*
☐ Wrong account number
☐ Amendments not countersigned by customer
☐ Others:

* Please delete where applicable

Name of Approving Officer:

Authorised Signature:

Date:

APPLICATION FOR PREMIUM PAYMENT BY GIRO

- When completing the application form, please provide all relevant information in full to avoid unnecessary delay in the processing of your application.
- Upon receipt of your application form, we will send it to your bank for verification.
- It would take 1 to 3 weeks for your bank to approve your application.
- For DBS/POSB accountholders, you can avoid the hassle of completing the **INTERBANK GIRO FORM** by applying for GIRO via iBanking.

Go to iBanking and select:

Pay Bills and Cards → Add GIRO Arrangement → Select Aviva Ltd_Life 1

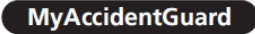
- When your GIRO application has been approved, we will inform you in writing of the commencement date of the premium deduction. Before you receive our notification, please continue to pay your premium in the usual manner.
- If the deduction date falls on a weekend or Singapore Public Holiday, the deduction shall take place on the next working day.
- Please note that for every unsuccessful debit due to insufficient fund, your bank may impose a service charge.
- For termination of GIRO arrangement, please inform Aviva in writing, at least three (3) weeks before the premium becomes due.
- For assistance, please contact our Customer Service Executives at (65) 6827 9933. Our operating hours are from 8.45 a.m. to 5.30 p.m., Mondays to Fridays, excluding Singapore Public Holidays.

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Aviva Ltd 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 • Tel: (65) 6837 7988 • Fax: (65) 6827 7900 • Website: www.aviva.com.sg
 Company Reg. No.: 198900499K GST Reg. No.: M8-B500166-B

Page 2 of 2


COMMON OVERSIGHTS ON APPLICATION FORM



APPLICATION FORM



* P R O P F *



WARNING: PURSUANT TO SECTION 25(5) OF THE INSURANCE ACT (CAP.142), YOU ARE TO DISCLOSE IN THIS APPLICATION FORM FULLY AND FAITHFULLY ALL FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE INSURANCE EFFECTED MAY BE VOID.

This policy is underwritten by Aviva Ltd and will be entered into the register of Singapore policies. The terms and conditions of this policy shall be governed by and construed in accordance with the laws of Singapore.

IMPORTANT: Please attach the following documents to your application:

- Copy of Identity Card or Passport (for non-Singaporeans)
- If address is not available in the Identity Card/Passport, copy of fixed line telephone, utility, tax bill or any documents issued by a local government body.

Particulars of Financial Adviser Representative

Name:

Source Code:

Name of Firm:

Contact No.: (HP) (O)

Email Address:

For Financial Adviser Representative Use Only

Backdated to (DD/MM/YY):

Referral ID:

☐ Policy Document to be Delivered by Financial Adviser Representative

For Official Use Only

Contract No.:

Complete & indicate the correct financial adviser representative code.

Please complete in capital letters and tick boxes as appropriate.

SECTION A: PARTICULARS OF LIFE ASSURED

Full Name as shown in Identity Card/Passport: Salutation: ☐ Mr ☐ Mrs ☐ Mdm ☐ Miss ☐ Dr

Family Name: Given Name:

Gender: ☐ Male ☐ Female Marital Status: ☐ Single ☐ Married ☐ Widowed ☐ Divorced ☐ Others

Identity Card/Passport No.: Race: ☐ Chinese ☐ Malay ☐ Indian ☐ Others

Date of Birth (DD/MM/YY): Country of Birth: City & Country of Residence: Nationality: (Please list your nationalities)

Contact No.: (HP) (O) (H) Email Address:

(Please provide at least 1 contact number)

Residential Address Block/Street No.: Street Name:

Unit No.: Building Name: Postal/Zip Code: Country:

Correspondence Address Block/Street No.: Street Name:

(if different from address above):

Unit No.: Building Name: Postal/Zip Code: Country:

For existing policyholder with Aviva Ltd:
If the correspondence address differs from our existing records, do you wish to update the correspondence address for all your other policy(ies)?

☐ Yes ☐ No

Employment Status: ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Retired

Occupation: Annual Fixed Income: SGD

Exact Duties:

Name of Employer:

Ensure that Residential Address declared tallies with the Proof of Address.

SECTION C: PLAN DETAILS

For child(ren) discount, please provide details below:

Other Parent's Name (if applicable): NRIC No./Passport No.:

Annual Fixed Income (SGD)	Eligible Plan(s) for Weekly Income Cover
Non-Income Earner (eg. housewife, househusband, juvenile, retiree, student)	Plan 1
Less than or equal to S\$30,000	Plan 1, Plan 2
S\$30,001 to S\$35,000	Plan 1, Plan 2, Plan 3
S\$35,001 and above	Plan 1, Plan 2, Plan 3, Plan 4

Occupational Class	Description
Class 1 & 2	Persons engaged in non-manual work, persons engaged in non-hazardous work or pursuits, professional, medical professional, managerial, clerical, administrative, qualified technician, sales person. Examples: accountant, banker, cabin crew, chef, commercial pilot, doctor, driver (bus, van or train), engineer (deskbound), housewife, interior designer, lawyer, manager (administration), sales staff, student, retiree, teacher, waiter.
Class 3	Persons engaged in work of an outdoor or supervisory nature, skilled occupations which involve a moderate amount of manual work, semi-skilled occupations involving a limited amount of manual work. Examples: catering staff, carpenter, cleaner (indoor), courier (car or van), driver (ambulance, forklift, taxi or truck), electrician, factory worker, construction foreman, pilot (harbour or marine), mechanic, prison warden, security guard (unarmed), technician (aircraft).
Class 4	Persons with skilled occupations which involve mostly manual work and semi-skilled occupations involving a moderate amount of manual work. Examples: actor (with stunt work), construction worker, courier (bicycle or motorcycle), deliveryman (motorcycle), diver (no explosive involved), metal worker, fitter, machine operator (ship building).
Declined Occupations	Persons with hazardous occupations including those that require travel to war zone areas or with explosives. Examples: (a) Cameraman, journalist or reporter – disaster / war zone (b) Demolition worker handling explosives (c) Offshore oil rig worker (including engineers and technicians) (d) Air con worker, cleaner, painter (who works externally in heights above 15 meters) (e) Security guard (armed)

IntGuard_Apr2017

Ensure that Parent's details are provided for child(ren) discount.

SECTION C: PLAN DETAILS (continued)**Premium Table**Please ☒ tick the box according to your Occupational Class, Plan Type and Supplementary Benefit(s).

<input type="checkbox"/> Occupation Class 1 & 2				
Age 1 to 55	Yearly Premium in SGD (inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$269.64	\$346.68	\$487.92	\$616.32
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$154.08	\$192.60	\$231.12	\$269.64
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$141.24	\$218.28	\$269.64	\$321.00
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$154.08	\$192.60	\$256.80	\$308.16

<input type="checkbox"/> Occupation Class 1 & 2				
Age 56 to 65	Yearly Premium in SGD (inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$346.68	\$462.24	\$667.68	\$821.76
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$205.44	\$256.80	\$295.32	\$346.68
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$179.76	\$256.80	\$321.00	\$385.20
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$218.28	\$269.64	\$346.68	\$436.56

<input type="checkbox"/> Occupation Class 3				
Age 1 to 55	Yearly Premium in SGD (inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$471.87	\$606.69	\$853.86	\$1,078.56
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$192.60	\$240.75	\$288.90	\$337.05
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$317.79	\$491.13	\$606.69	\$722.25
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$231.12	\$288.90	\$385.20	\$462.24

<input type="checkbox"/> Occupation Class 3				
Age 56 to 65	Yearly Premium in SGD (inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$606.69	\$808.92	\$1,168.44	\$1,438.08
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$256.80	\$321.00	\$369.15	\$433.35
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$404.46	\$577.80	\$722.25	\$866.70
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$327.42	\$404.46	\$520.02	\$654.84

<input type="checkbox"/> Occupation Class 4				
Age 1 to 55	Yearly Premium in SGD (inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$741.51	\$953.37	\$1,341.78	\$1,694.88
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$269.64	\$337.05	\$404.46	\$471.87
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$529.65	\$818.55	\$1,011.15	\$1,203.75
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$385.20	\$481.50	\$642.00	\$770.40

<input type="checkbox"/> Occupation Class 4				
Age 56 to 65	Yearly Premium in SGD (inclusive of 7% GST)			
Plan Type	Lite	Standard	Prime	Prestige
MyAccidentGuard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$953.37	\$1,271.16	\$1,836.12	\$2,259.84
Supplementary Benefit(s)	Plan 1	Plan 2	Plan 3	Plan 4
Accident Reimbursement Cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$359.52	\$449.40	\$516.81	\$606.69
Accidental Fracture Cover II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$674.10	\$963.00	\$1,203.75	\$1,444.50
Weekly Income Cover*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$545.70	\$674.10	\$866.70	\$1,091.40

* Minimum entry age is 17 years age next birthday

Information on Premium Table:

1. Premiums are payable in monthly, quarterly, half-yearly and yearly frequencies. Monthly, quarterly and half-yearly premiums are obtained by dividing the yearly premium by 12 (monthly), 4 (quarterly) and 2 (half-yearly) respectively.
2. Final premium charge may have a difference of up to 5 cents due to rounding.
3. The premium payable is calculated based on the Life Assured's Age Next Birthday at each Policy Anniversary. Premium rates are non guaranteed.

Ensure that the correct Occupational Class, Plan Type and Supplementary Benefit(s) under Plan Details are selected.

SECTION D: PREMIUM PAYMENT DETAILS

Contract Currency: SGD

Payment Frequency: ☐ Yearly ☐ Half-Yearly ☐ Quarterly ☐ Monthly (For monthly frequency, minimum ONE month premium is required)

Premium frequency is another information that is commonly omitted.

Initial Premium
Payment Method:☐ Interbank GIRO (Please complete the attached Application for Interbank GIRO Form)

For payment of initial premium by Interbank GIRO, the bank account must be a DBS or POSB account, a single or joint/or account, not a trust/minor account, belongs to the payer of the policy (who is also the policyholder) and the payer's identification number (e.g. NRIC) in our record must be the same as the bank's record.

If Interbank GIRO is selected for both initial and subsequent premium payment, we will deduct the premium amount from the same bank account. Hence, you are only required to complete the attached Application for Interbank GIRO Form once.

☐ Cash / ChequeCheque No.: Issuing Bank: ☐ Credit Card

Please complete the section on Visa/Mastercard Authorisation.

Please note that the designated account needs to fulfil the following conditions. The account:

- Is either a DBS or POSB account
- Is either a single account or joint/or account
- Is not a trust or minor account
- Belongs to the payer of the policy, who is also the policyholder
- Client's identification number (eg NRIC, etc) in Aviva's record must be the same as bank's record

VISA/MASTERCARD AUTHORISATION

I authorise Aviva Ltd to charge the initial premium(s) to my credit card account for this insurance policy.

Name of Cardholder (as shown in Identity Card/Passport): Identity Card/Passport No.: Card Number: Card Expiry Date (MM/YY): Signature of Cardholder: ☐ Visa ☐ MastercardIssuing Bank: Relationship to Proposer (if different from Proposer):

Please ensure that the credit card is valid for at least 2 months before the Card Expiry Date.

SECTION E: UNDERWRITING DECLARATION***Applicable to MyAccidentGuard, Accident Reimbursement Cover and Accidental Fracture Cover II***

1. I/We hereby declare that I/we do not have any physical defects, impairments, deformities and/or conditions affecting mobility, sight and/or hearing.

Applicable to Weekly Income Cover

1. For the past 5 years, I/we do not have abnormal medical test result from any diagnostic examinations or tests done (including blood tests) nor have I/we been admitted to any hospital, health care or rehabilitation centre for more than 5 days.
2. I/We are currently not experiencing any symptoms or considering seeking medical advice or treatment for my/our health.
3. I/We are not suffering from any medical conditions and am/are not receiving any medical advice, treatment or consultation in connection with my/our health other than for minor ailments.
4. I/We confirm that not more than one of my/our parents or siblings has been diagnosed with either cancer, heart disease, stroke or any hereditary disorders before attaining the age of 60 years old.
5. I/We have not had any application, renewal or reinstatement of Life, Critical Illness, Accident or Health policy been deferred, declined or accepted on special rates or terms.

☐ I/We declare that the above underwriting declarations are fulfilled (where applicable).

Please ensure the client has tick the tick box for the Underwriting Declaration.

Signature of Life Assured (For age next birthday 17 years & above)

Signature of Main Life assured who is Age Next Birthday 17 years old & above is required.

Name of Life Assured:

Identity Card/Passport No.:

Date (DD/MM/YYYY):

(IF APPLICABLE)

Signature of Proposer (Assured)/Company Stamp*
(applicable, if different from the Life Assured)

Ensure Declaration Date is accurately indicated.

Name of Proposer (Assured):

Identity Card/Passport No.:

Date (DD/MM/YYYY):

* The signatory warrants that he or she has the authority to sign for and on behalf of _____ (Name of Company) and bind the Company by his or her signature.

Signature of Witness/Financial Adviser Representative

Ensure Declaration Date is accurately indicated.

Name of Witness/Financial Adviser Representative:


Identity Card/Passport No.:

Date (DD/MM/YYYY):

Ensure that Signature & Details of Witness/Adviser are provided.

Ensure Declaration Date is accurately indicated.

COMMON OVERSIGHTS ON APPLICATION FOR INTERBANK GIRO FORM



 * D D A *

APPLICATION FOR INTERBANK GIRO (Please submit original form to Aviva Ltd ("Aviva"))

FOR APPLICANT'S COMPLETION

Date (DD/MM/YYYY): Name of Billing Organisation ("BO"): **Aviva Ltd**
 To: Name of Bank: Bank Branch:

Policy Number*:	Name of Policy Owner:	NRIC Number:	Relationship to Account Holder: (required if Account Holder is not Policy Owner)

*** Please write the Policy Number(s) which you wish to apply for GIRO using this bank account number only.**

a) I/We hereby instruct you to process Aviva's instruction to debit my/our account.

b) You are entitled to reject Aviva's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.

c) This authorisation will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our written revocation through Aviva.

d) The use of correction tape is not allowed. Amendments made on this form must be countersigned by applicant.

My/Our Bank Account Name(s): Mr/Mdm/Ms/Dr

My/Our Bank Account Number:

My/Our NRIC Number(s):

My/Our Contact Number (Home/Handphone):

My/Our Signature(s)/Thumbprint(s)* (as in Bank's Record):

^ If your account is operated by thumbprint, your thumbprint needs to be witnessed and verified by the Bank's staff.

Ensure Bank Account Details are not omitted.

Thumbprint must be verified at the bank.

PERSONAL DATA CONSENT

I/We consent to Aviva (and Aviva related group of companies) collecting, using and/or disclosing my/our personal data for the processing of the above transaction and such other purposes ancillary or related to the administering of the policy(ies), account(s) and/or managing my/our relationship with Aviva.

I/We also consent to Aviva (and Aviva related group of companies) transferring my/our personal data to Aviva related group of companies and/or third party service providers, reinsurers, suppliers or intermediaries whether located in Singapore or elsewhere, for the above purposes.

For full details of the purposes of collection, use and disclosure of your personal data, please visit <http://www.aviva.com.sg/pdpa.html>

FOR AVIVA'S COMPLETION

FOR BANK'S COMPLETION

To: Aviva Ltd

This application(s) is hereby **REJECTED** (please tick) for the following reason(s):

☐ Signature/Thumbprint# differs/irregular# from bank's records

☐ Signature/Thumbprint# is incomplete/unclear#

☐ Account operated by Signature/Thumbprint#

☐ Wrong account number

☐ Amendments not countersigned by customer

☐ Others _____

Please delete where applicable

Name of Approving Officer:

Authorised Signature: Date:

Aviva Ltd 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 • Tel: (65) 6827 7988 • Fax: (65) 6827 7900 • Website: www.aviva.com.sg

Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

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GIRO Form_Life_Ptlt_Jan2017

NEW BUSINESS**1. SUBMISSION OF NEW PROPOSALS****All new proposals should be sent to:**

4 Shenton Way
 #01-01, SGX Centre 2
 Singapore 068807
 Attn: Document Management Unit

The following documents, duly filled, signed and dated by the policyholder must be submitted to Aviva Ltd for processing:

- a) MyAccidentGuard Application Form (April 2017 version)
- b) Product Summary
- c) Applicable for Weekly Income Cover: The following sections of the Life Insurance Advisory Form (commonly known as Fact Find form)
 - Section 11 - Declaration by Representative
 - Section 12 - Acknowledgement by Client
 - Section 13 - Supervisor's Review
 For Affinity Channel, please submit full set of Fact Find form.
- d) Application for Interbank GIRO
- e) A photocopy of ID/Passport of the Life Assured/Assured (for 3rd party applications).
- f) Proof of residential address, please refer to the list of acceptable documents as follows if address is not available in the ID/Passport:
 - NRIC for Singaporeans
 - Identification cards which are issued to foreigners by their respective home countries
 - Valid Passports where residential address is indicated by the Immigration Authorities
 - Utility bills (eg electricity or water bills within the last 6 months)
 - Cable TV Bill within the last 6 months
 - Telecommunication/Internet Bill (for local address only & within the last 6 months)
 - Bills/Statements/Letters from HDB (within the last 12 months)
 - Statements/Letters from CPF (within the last 12 months)
 - Bills/Statements/Letters from IRAS (eg Income Tax, Property Tax & within last 12 months)
 - Bills/Letters from LTA (eg Road Tax)
 - Credit Card Statement (for local address & within the last 6 months)
 - Bank Statement issued in Singapore
 - TV/Radio License Bill (within the last 12 months)
 - Letters issued by government bodies
 - Valid Work/Employment Permit where residential address in Singapore is declared on it
 - Driving License where residential address is indicated
 - Tenancy Agreement (with signatures of both tenant and landlord & within the last 6 months)
 - Employer Letter on company's letterhead sign-off by authorised person in the company. Eg CEO, Human Resource or Administration Manager. (Only applicable to foreign national working in Singapore with a valid Work/Employment pass indicating the company's name submitted as proof and letter must be within the last 6 months)
 - Mortgage loan agreement (Appended signature on full set of document)
- g) Proof of entry to Singapore (applicable to policies sold in Singapore only) for non-resident of Singapore.

Additional documents to be submitted (if applicable)

- ✓ Source of Wealth Form is required if
 - monthly premium is more than or equal to SGD4,160; or
 - annualised premium is more than or equal to SGD50,000 for a regular premium policy; or
 - premium for single premium policy is more than or equal to SGD300,000.

Document required for the respective nationalities for:

- a) Singaporeans and Permanent Residents
A photocopy of NRIC of Life Assured/Assured (for 3rd party applications).
- b) Foreigners working/living in Singapore with Employment Passes/Work Permits/Student Passes/Social Visit Passes
A copy of the relevant Pass (valid for at least 6 months) and a copy of Passport.

2. NEW BUSINESS PROCESSING**Case that require additional information from client or adviser**

- ✓ Further requirement letter will be send to adviser via email.

3. CANCELLATION OF NOT TAKEN UP CASES

All pending cases will be withdrawn if outstanding requirements, information or payment is not received after 60 days.

- a) For cases with payment:
 - Refund via direct credit or cheque, according to the original payment method for initial premium.
 - Withdrawal letter will be sent to client via mail and a copy will be sent to adviser via email. For cheque refund, a separate letter together with the cheque will be sent to the client via mail.
- b) For cases without payment:
 - Withdrawal letter will be sent to client via mail and a copy will be sent to adviser via email.

4. ALTERATION TO PROPOSAL**Documents required**

- ✓ Alteration to Application Form duly signed by client
- ✓ Additional payment (where necessary)
- ✓ Original Policy (if policy has been issued and policy documents have been sent out, an alteration fee of SGD20 is applicable)

Some Possible Alterations to Proposal received from clients or adviser

- Change of frequency: yearly/half-yearly/quarterly/monthly
- Change of premium payment method: Cheque/GIRO/Credit Card
- Addition/deletion of rider

5. COMPLETION OF APPLICATION

The common mistakes in the application form:

- Omitted source code or wrong source code indicated
- The residential address declared on the Application Form does not tally with the proof of residential address provided
- Omitted Name and Signature of Witness
- No countersignature on amendments made in the Application Form
- Inconsistent signature between Application Form and Product Summary
- Credit card payment is selected for subsequent premium payment which is not applicable
- Declaration of Beneficial Owner is not a Nomination of Beneficiary
- Premium amount under Plan Details does not tally with selected payment frequency under Payment Details

POLICY SERVICING**1. REINSTATEMENT**

- Any request for reinstatement must be made within 12 months from the date on which the Policy is lapsed.
- Any reinstatement will be subject to the approval of Aviva and the terms, conditions and guidelines prevailing on the date which the Policy is reinstated.

Documents Required

- ✓ Application for Reinstatement of Lapsed Policy form.

2. POLICY ASSIGNMENT

Assignment is not allowed

3. FREE LOOK CANCELLATION

The client may request to cancel the policy within 14 days from date of receipt of policy. Policy is deemed to be delivered within 7 days after posting.

Documents Required

- ✓ Cancellation letter duly signed by client
- Letter will be sent to client with copy to adviser
- Premium will be refunded via the method you have originally chosen in the application form.
- For credit card payment, it will be refunded to the credit card company.

4. TERMINATION

The client may request to cancel the policy after Free Look period.

Documents Required

- ✓ Cancellation letter duly signed by client
- Letter will be sent to client with copy to adviser.
- Premium will be refunded via the existing payment method premium is deducted.
- For credit card payment, it will be refunded to the credit card company.

5. RE-PRINT OF LOST ORIGINAL POLICY DOCUMENT**Documents Required**

- ✓ Duly signed and witnessed Declaration Form for Lost and Duplicate Policy
- ✓ Processing fee of SGD20

6. NOMINATION OF BENEFICIARY

With effect from 1 Sep 2009, the Insurance (Nomination of Beneficiaries) Regulations comes into operation, policyowners may choose to make a trust nomination or revocable nomination. To make a nomination over a policy, the policyowner must be the Life Assured under the policy and at least 18 years old.

Please ensure that the relevant Nomination Forms are completed and submitted to Aviva. The forms may be downloaded from www.aviva.com.sg or contact Aviva Customer Service for a copy of the relevant form.

Checklist for filling a Nomination Form:

- ✓ Decide who to name as the nominee or nominees
- ✓ Use the right form; there is a prescribed Trust Nomination Form, and a prescribed Revocable Nomination Form.
- ✓ Specify the proportion of benefits the policyowner want each nominee to receive, ensuring they all add up to 100% of the policy proceeds.
- ✓ Ensure all information on each nominee is accurate.
- ✓ Ensure details of the policy are accurate.
- ✓ Ensure the witnesses and trustees, if any, meet the requirements set out in the Nomination Form.
- ✓ Ensure all fields in the form are fully completed.
- ✓ Ensure a copy of NRIC/passport of the trustee(s) is submitted.
- ✓ Submit the completed form to Aviva.

Not allowed for third-party policies.

CLAIMS

Making a Claim

The required claim forms can be downloaded from Aviva's website at www.aviva.com.sg

All claim documents can be submitted personally to Aviva's Customer Service Centre located on the ground floor, SGX Centre 2, through the adviser or intermediaries or by post to:

4 Shenton Way
#01-01 SGX Centre 2
Singapore 068807
Attn: Individual Life Claims

For Claims enquiries, you can also contact Aviva at:

Customer Service

Tel: (65) 6827 7788

Fax: (65) 6827 7480

E-mail: cs_life@aviva-asia.com

Our Operating Hours:

Mondays – Fridays 8.45am to 5.30pm

Closed on Saturdays, Sundays and Public Holidays

1. How do I make a death claim?

The Claimant (for example: the nominated beneficiary, trustee, assignee, next of kin or Executor of the Estate) is required to complete and submit:

- ✓ Death Claim Form: Section 1 – Claimant's Statement; and
- ✓ The following relevant documents (where applicable):
 - Certified true copy of the Death Certificate
 - Certified true copy of the Identification (NRIC, Passport, etc) of the Deceased
 - Original Deed of Assignment
 - Certified true copy of the Identification (NRIC, Passport, etc) of the Claimants
 - Certified true copy of the Last Will & Testament of the Estate
 - Proof of Claimant's relationship with deceased as follows (where applicable):

Claimant

Spouse

Children

Parent

Sibling

Documents required (Certified True Copy)

Marriage Certificate of Claimant

Birth Certificate of Claimant

Birth Certificate of deceased

Birth Certificate of deceased and Claimant

Please note that the supporting documents are to be certified by a solicitor or our Customer Service Executives. The cost of medical evidence and necessary supporting documents shall be borne by the Claimant.

Additional documents required if death was due to an Unnatural/Accident or occurred Overseas:

- Police Investigation Report/Traffic Police Report
- Autopsy/Toxicology Report
- Coroner's Inquiry Verdict
- Burial/Cremation Documentation

- Letter from ICA (Immigration and Checkpoint) confirming the invalidation of Deceased's Singapore IC/Passport – if death occurred overseas

For Death which occurred in overseas, original Death Certificate and supporting documents can only be certified by a Notary Public of the Country where the Life Assured passed away. All documents submitted must be in English. Any document which is in foreign languages must be officially translated to English by a certified translator/interpreter. The cost of obtaining these documents is to be borne by the Claimant.

Depending on the circumstances surrounding each claim, Aviva reserve the right to request for any additional documents and information that is not mentioned above. The cost of obtaining these documents is to be borne by the Claimant.

2. How do I make a living claim?

The Claimant (for example: the Assured or Life Assured (non-minor)) is required to complete the relevant Claimant's Statement and submit with the following documents (where applicable).

Please note that the supporting documents are to be certified by a solicitor or our Customer Service Executives. The cost of medical evidence and necessary supporting documents shall be borne by the Claimant.

For treatment and surgical procedure which occurred overseas, original documents and supporting documents can only be certified by the Notary Public of the country where the Life Assured seek treatment and undergone the surgical procedure. All documents submitted must be in English. Any documents which are in foreign languages must be officially translated to English by a certified translator/interpreter. The cost of obtaining these documents is to be borne by the Claimant.

Depending on the circumstances surrounding each claim, Aviva Ltd reserves the right to pursue for any additional documents and information that are not mentioned above if they are deemed necessary. These said documents shall be in the forms as prescribed by Aviva Ltd and shall be furnished at the expense of the Claimant(s). Should the need arise, you will be advised accordingly.

Claims on **Personal Accident Benefits**

Such as: Accidental Dismemberment Benefit, Daily Accidental Hospital Income Benefit, Ambulance Services Benefit, Accident Reimbursement Cover, Accidental Fracture Cover and Weekly Income Cover

(a) **For New claim (i.e. first claim for an accident or illness):**

- Completed Personal Accident Claim: Section 1 – Claimant's Statement
- Completed Personal Accident Claim: Section 2 – Doctor's Statement (to be completed by the attending doctor)
- Clinical Abstract Application Form
- Certified true copy of the Detailed Inpatient Discharge Summary
- Certified true copy of any diagnostic reports, laboratory evidence and any relevant hospital reports
- Original Medical Certificates. Else certified true copy of all medical certificates by the Life Assured's Employer
- Original final Hospital Bills/Medical Bills & Receipts
- Toxicology Report
- Newspaper Clipping (if any)
- Police Investigation Report (if any)
- Copy of claim settlement letter and payment voucher if there was a reimbursement of medical expenses from another insurance policies
- Any other documents that support the claim (eg official certificate of appointment of legal guardian of Life Assured who is a minor)

- Certified true copy of Life Assured's NRIC/Passport and Birth Certificate
- Certified true copy of Claimant's NRIC/Passport, if other than Life Assured
- Proof of Policy Owner's relationship with Life Assured as follows (where applicable):

<u>Policy Owner</u>	<u>Documents required (Certified True Copy)</u>
Spouse	Marriage Certificate of Policy Owner
Children	Birth Certificate of Life Assured
Parent	Birth Certificate of Life Assured
Sibling	Birth Certificate of Life Assured and Policy Owner

In addition, for claim under Mobility Aid and Home Modifications:

- Original tax invoices and receipts for the cost incurred
- Doctor's written recommendation and prescription for purchase of mobility aid and/or home modifications

(b) For Continuity and/or further claim (i.e. further submission to a previous claim):

- Completed Personal Accident Continuity Claim – Claimant's Statement
- Certified true copy of the Detailed Inpatient Discharge Summary
- Certified true copy of any diagnostic reports, laboratory evidence and any relevant hospital reports
- Original Medical Certificates. Else certified true copy of all medical certificates by the Life Assured's Employer
- Original final Hospital Bills/Medical Bills & Receipts
- Copy of claim settlement letter and payment voucher if there was a reimbursement of medical expenses from another insurance policies

3. When must the claim be submitted?

Written notice and proof of the validity of the claim must be given to Aviva as soon as reasonably practicable after the claim event (ie within 30 days from the claim event date).

4. How long will I be notified of the claim status?

All claims will be attended to promptly and we will inform them of the outcome/status of the claim within 5 working days.

5. How fast will Aviva pay the claim?

Aviva will pay the benefits once it is satisfied that all requirements to establish entitlement to the benefits have been complied with and the total amount payable has been ascertained. Generally, upon receipt of the signed Discharge Voucher and all required documents, Aviva will mail the cheque within the next 3 working days.

6. Who should bear the medical report fee?

Cost of medical evidence and necessary supporting documents shall be borne by the Claimant.

7. How long does the hospital/clinic take to prepare a medical report?

Generally the hospital/clinic takes about 6 weeks to process a medical report. Aviva would assist the claimant to obtain the medical report but the fee will be borne by the Claimant.

MYACCIDENTGUARD – FREQUENTLY ASKED QUESTIONS**1. PRODUCT DESCRIPTION****1.1. What is MyAccidentGuard?**

MyAccidentGuard is a regular payment, non-participating, standalone personal accident plan that provides protection against death or injury as a result from an accident. It is renewable up to age 99 age next birthday (ANB).

The basic benefits are:

- a) Accidental Death and Dismemberment Benefit (ADDB)
- b) Double ADDB
- c) Triple ADDB
- d) Daily Accidental Hospital Income
- e) Daily Accidental Hospital Income upon Intensive Care Unit (ICU) Admission Benefit
- f) Ambulance Services Benefit

This plan does not have any cash value.

2. TARGET MARKET**2.1. Who will be the target audience for MyAccidentGuard?**

MyAccidentGuard is targeted at customers who are looking for comprehensive protection against death or injury from an accident. The target markets include Singaporeans, Singapore Permanent Residents and eligible foreigners residing in Singapore, ranging between 20 and 55 ANB. This will be suitable for customers in different life stages and financial objectives as per matrix below.

Protection	Life Stages					
	Younger Singles 18 – 30	Older Singles 31 – 60	Married with No Kids 25 – 34	Married with Young Kids 30 – 45	Married with Grown-up Kids Above age 16	Empty Nest/ Retiree Above age 60
<u>For Self</u> For protection planning	✓	✓	✓	✓	✓	✓
<u>For Self</u> To provide for final expenses	✓	✓	✓	✓	✓	✓
<u>For Dependent/Family</u> To provide for dependent(s) financially in the event of life contingency.	✓	✓	✓	✓	✓	✓

2.2. Which market segment is MyAccidentGuard Plan not suitable for?

MyAccidentGuard is not suitable for:

- Customers who are looking for regular cash return from this plan.
- Customers looking for choices of investment funds or the flexibility to adjust coverage as allowed in ILP products.

3. BASIC PLAN FEATURES

3.1. What are the minimum & maximum entry ages for Life Assured and Policy Owner?

Based on Age Next Birthday (ANB) basis	Minimum Entry Age	Maximum Entry Age
Policy Owner/Assured of a 3rd Party Policy	17	99
Life Assured of a 3rd Party Policy	1 (Minimum of 15 days or date of discharge, whichever is later)	65
Life Assured of a Single Life Policy	17	65

3.2. What is the minimum & maximum policy size?

Minimum = SGD250,000

Maximum = SGD1,000,000

3.3. What are the features/benefits under this plan?

The features/benefits available under this plan are:

- a) Accidental Death and Dismemberment Benefit (ADDB)
- b) Double ADDB
- c) Triple ADDB
- d) Daily Accidental Hospital Income
- e) Daily Accidental Hospital Income upon Intensive Care Unit (ICU) Admission Benefit
- f) Ambulance Services Benefit

3.4. What is Accident?

“Accident or Accidental” means an external, unexpected, unforeseen and unintentional incident upon the Life Assured which is not a symptom of a disease or illness.

“Accidental Injury” means bodily injury caused solely and directly by an Accident, directly and independently of any other cause(s), of which, there is as evidence, a visible contusion or wound on the exterior of the body.

3.5. Is this plan guaranteed renewable?

This plan is yearly renewable up to the Policy Anniversary before the Life Assured is ninety-nine (99) years old ANB. However, We do not guarantee its renewability.

We reserve the right to cancel this Policy and/or any Supplementary Benefit(s) attached, at any time without incurring any liability, in the event that We decide, at Our sole discretion, to withdraw:

- (i) the entire portfolio of this insurance; and/or
- (ii) a particular plan type of this insurance.

We will give You thirty (30) days’ written notice before doing so. If We decline the renewal, We will refund any premiums paid for the renewal of this plan.

4. PREMIUM

4.1. What is the available premium payment term?

The premium term is up to the Life Assured's ninety-nine (99) ANB.

4.2. What are the available frequencies of payment?

Premiums can be paid either yearly, half-yearly, quarterly or monthly.

Premiums shown in application form are annual premiums.

Monthly, quarterly and half-yearly premiums can be calculated by dividing the annual premiums by 12 (monthly), 4 (quarterly) and 2 (half-yearly). The final premium charge may have a difference of 5 cents due to rounding.

If the premiums are paid monthly, quarterly or half-yearly, each premium payment is an instalment of the annual premium for the Policy.

4.3. What are the available methods of premium payment?

For initial premium:

- Cash
- Cheque
- Credit Card (Visa/MasterCard – payment is for initial premium payment)
- E-GIRO (All channels if the customer uses a DBS/POSB bank account for GIRO application.)

For renewal premium: Interbank GIRO, Cash, Cheque & via AXS.

4.4. Are the premium rates guaranteed?

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary.

Premium rates are not guaranteed and We may adjust the premiums based on future experience. You will be given thirty (30) days' written notice before the new premiums are charged.

Premiums are subjected to GST.

5. SUPPLEMENTARY BENEFITS

5.1. What are the Supplementary Benefits that can be attached to MyAccidentGuard?

The attachable Supplementary Benefits are:

- Accident Reimbursement Cover
- Accidental Fracture Cover II
- Weekly Income Cover

5.2. Can the Supplementary Benefits be added after the commencement of the Policy?

Yes, they can be added during the policy term, subject to simplified issuance option (SIO) declaration and satisfactory evidence of insurability.

5.3. Can the Policyholder terminate the riders?

Yes, they can terminate the riders anytime throughout the policy term but there will be no refund for premium paid.

5.4. [AMR] What is Accident Reimbursement Cover?

This is a non-participating Supplementary Benefit that provides reimbursement for Medical Expenses caused by Accidental Injury during the period of the benefit term. This Supplementary Benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed. These rates may be adjusted based on future experience.

5.5. [AMR] What are the various benefits covered under Accident Reimbursement Cover?

The Sum Assured according to the plan selected under this Supplementary Benefit is as follows:

Accident Reimbursement Cover		Plan			
		1	2	3	4
Medical Expenses Reimbursement Benefit	Accidental Medical Reimbursement Benefit (per Accident)	SGD5,000	SGD6,000	SGD7,000	SGD8,000
	Overseas Accidental Medical Reimbursement Benefit (per Accident)	SGD10,000	SGD12,000	SGD14,000	SGD16,000
	Traditional Chinese Medicine/ Osteopathy/ Chiropractic Treatment Benefit (per Accident)	SGD700	SGD800	SGD900	SGD1,000
Mobility Aid Reimbursement Benefit (per Accident)		Up to SGD1,500	Up to SGD2,000	Up to SGD2,500	Up to SGD3,000
Home Modifications Reimbursement Benefit (per lifetime)		Up to SGD7,000	Up to SGD10,000	Up to SGD15,000	Up to SGD20,000
Family Support Benefit (per lifetime)		SGD25,000	SGD50,000	SGD75,000	SGD100,000
Double Family Support Benefit (per lifetime)		SGD50,000	SGD100,000	SGD150,000	SGD200,000

5.6. [AMR] What are the conditions that Accident Reimbursement Cover will not cover?

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract.

No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2 of the Product Summary for MyAccidentGuard;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

You are advised to read the Policy contract for the full list of exclusions.

5.7. [AFC II] What is Accidental Fracture Cover II?

This is a non-participating Supplementary Benefit that pays out a benefit in the event of a Fracture or Dislocation resulting from an Accident on the Life Assured during the period of the benefit term. This benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed. These rates may be adjusted based on future experience.

5.8. [AFC II] What are the various benefits covered under Accidental Fracture Cover II?

The Sum Assured according to the plan selected under this Supplementary Benefit is as follows:

Accidental Fracture Cover II	Plan			
	1	2	3	4
Accidental Fracture or Dislocation Benefit (per Policy Year)	SGD25,000	SGD50,000	SGD75,000	SGD100,000
Physiotherapy Benefit (per lifetime)	SGD1,000	SGD1,000	SGD1,000	SGD1,000

5.9. [AFC II] What are the conditions that Accidental Fracture Cover II will not cover?

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract.

5.9.1 No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2 of the Product Summary for MyAccidentGuard;
- (e) childbirth, pregnancy and complications thereof;
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
- (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
- (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
- (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
- (k) any Pre-existing Condition.

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5.9.2 No benefit will be payable under this Supplementary Benefit in respect of any Accidental Fracture or Dislocation directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) non-Accidental causes or those Fractures caused by Sickness;
- (b) Accidents resulting in Fracture that occurred prior to the Benefit Commencement Date or reinstatement date (whichever is later);
- (c) any injury or Fracture caused directly or indirectly by a medical condition, whether known or unknown of its treatment; or
- (d) engagement or involvement in any hazardous activities or sports on a leisure basis.

You are advised to read the Policy contract for the full list of exclusions.

5.10. [WIC] What is Weekly Income Cover?

This is a non-participating Supplementary Benefit that provides income support during the period of the benefit term. This Supplementary Benefit does not have any cash value.

The premium payable is calculated based on the Life Assured's ANB at each Policy Anniversary. Premium rates are not guaranteed. These rates may be adjusted based on future experience.

5.11. [WIC] What are the various benefits covered under Weekly Income Cover?

The Weekly Income according to the plan selected under this Supplementary Benefit is as follows:

Weekly Income Cover	Plan			
	1	2	3	4
Weekly Income due to Accident Benefit (up to 104 weeks)	SGD200	SGD300	SGD400	SGD500
Weekly Income due to Sickness Benefit (up to 52 weeks)	SGD200	SGD300	SGD400	SGD500

5.12. [WIC] What are the conditions that Weekly Income Cover will not cover?

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract.

5.12.1 No benefit will be payable under this Supplementary Benefit in respect of any claim directly or indirectly, wholly or partly caused by or arising from or contributed to by:

- (a) self-inflicted injuries, suicide, attempted suicide, while sane or insane;
- (b) whilst under the influence of alcohol, drugs or intoxication, even if the drug prescribed by a Registered Medical Practitioner, or the taking of poison or inhalation of gas, voluntarily or involuntarily;
- (c) mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;

- (d) any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury, unless specifically included under Policy Extensions under section 3.2 of the Product Summary for MyAccidentGuard;
 - (e) childbirth, pregnancy and complications thereof;
 - (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, assuming the proportions of or amounting to an uprising, military or usurped power;
 - (g) while on duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Singapore Enlistment Act (Cap 93);
 - (h) engagement or involvement in any hazardous activities or sports in a professional or competitive basis (including but not limited to competitive motor-racing);
 - (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or Fare-paying Passenger on a regularly scheduled passenger flight of an international commercial airline;
 - (j) as a result of committing, attempting or provoking an assault or a felony or any violation of the law; or
 - (k) any Pre-existing Condition.
- 5.12.2 No benefits will be payable under this Supplementary Benefit in respect of Sickness directly or indirectly, wholly or partly caused by or arising from or contributed to by:
- (a) childbirth, pregnancy, miscarriage, abortion or termination of pregnancy and complications thereof;
 - (b) elective cosmetic treatments and plastic surgery, treatment for obesity, weight reduction, weight improvement or procedure for weight management;
 - (c) treatment for infertility, contraception, sterilisation, impotence, sexual dysfunction or assisted conception tests or treatments or sex change operations;
 - (d) all dental treatment except for dental procedures performed by a duly qualified dental surgeon during Hospitalisation to remove, replace or restore natural teeth lost or damaged because of an Accident;
 - (e) treatment that is not scientifically recognised by western European or North American standards, including alternative and complementary treatment;
 - (f) treatment performed or ordered by a non-Registered Medical Practitioner and/or not in accordance with the standard medical practice as defined in the country of treatment;
 - (g) treatment for psychological, emotional, mental or psychiatric illness, anxiety, nervous disorders or sleep disturbance disorders;
 - (h) sexually transmitted diseases and any treatment or test connected with Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV);

- (i) Hospitalisation as a result of organ transplant surgery where the life assured is the organ donor;
- (j) Hospitalisation primarily for diagnosis, X-ray examinations, and general physical or medical check up; or
- (k) any Pre-existing Condition and birth defects, including hereditary conditions and disorders and congenital anomalies.

You are advised to read the Policy contract for the full list of exclusions.

6. ELIGIBILITY

6.1. Who can purchase MyAccidentGuard?

Any person aged between 1 and 65 (age next birthday) can purchase this plan. This product will be sold to customers who are residing in Singapore.

6.2. Is underwriting required to buy MyAccidentGuard?

This plan is subject to simplified underwriting.

6.3. Can foreigners purchase MyAccidentGuard?

Foreigners with valid passes residing in Singapore are allowed to purchase this plan, subject to the restrictions on nationality in accordance with Aviva International Sales Policy. Aviva Ltd has the right to impose and waive any of the imposed restrictions at its sole and absolute discretion.

6.4. What are the valid passes for foreigners residing in Singapore?

Here is the list of the valid passes.

Type of Passes	Eligibility
Employment Pass	Yes
Dependant Pass (dependant of Employment Pass holder only)	Yes
S Pass and dependant of S Pass Holder *	IC
Social Visit Pass	No
Long Term Social Visit Pass	No
Student Pass	No
Work Permit	No

* S Pass Holders and their dependants will be under individual consideration.

- The passes must have a minimum validity of 6 months from the date of initial underwriting.

6.5. What are the documents required for submission?

The following documents, duly filled, signed and dated by the policyholder must be submitted to Aviva Ltd for processing:

- a) MyAccidentGuard Application Form (April 2017 version)
- b) Product Summary
- c) Applicable for Weekly Income Cover: The following sections of the Life Insurance Advisory Form (commonly known as Fact Find form)

- Section 11 - Declaration by Representative
- Section 12 - Acknowledgement by Client
- Section 13 - Supervisor's Review

For Affinity Channel, please submit full set of Fact Find form.

- d) Application for Interbank GIRO for renewal payment
- e) A photocopy of ID/Passport of the Life Assured/Assured (for 3rd party applications).
- f) Proof of residential address, please refer to the list of acceptable documents as follows if address is not available in the ID/Passport :
 - NRIC for Singaporeans
 - Identification cards which are issued to foreigners by their respective home countries
 - Valid Passports where residential address is indicated by the Immigration Authorities
 - Utility bills (eg electricity or water bills within the last 6 months)
 - Cable TV Bill within the last 6 months
 - Telecommunication/Internet Bill (for local address only & within the last 6 months)
 - Bills/Statements/Letters from HDB (within the last 12 months)
 - Statements/Letters from CPFB (within the last 12 months)
 - Bills/Statements/Letters from IRAS (eg Income Tax, Property Tax & within last 12 months)
 - Bills/Letters from LTA (eg Road Tax)
 - Credit Card Statement (for local address & within the last 6 months)
 - Bank Statement issued in Singapore
 - TV/Radio License Bill (within the last 12 months)
 - Letters issued by government bodies
 - Valid Work/Employment Permit where residential address in Singapore is declared on it
 - Driving License where residential address is indicated
 - Tenancy Agreement (with signatures of both tenant and landlord & within the last 6 months)
 - Employer Letter on company's letterhead sign-off by authorised person in the company. Eg CEO, Human Resource or Administration Manager. (Only applicable to foreign national working in Singapore with a valid Work/Employment pass indicating the company's name submitted as proof and letter must be within the last 6 months)
 - Mortgage loan agreement (Appended signature on full set of document)
- g) Proof of entry to Singapore for non-resident of Singapore (applicable to policies sold in Singapore only).

6.6. What are the additional documents to be submitted (if applicable)?

Source of Wealth Form is required if monthly premium is more than or equal to \$4160 or if the annualised premium is more than or equal to SGD50,000 for a regular premium policy and if the premium for single premium policy is more than or equal to SGD300,000.

6.7. What are the documents required for the respective nationalities?

- a) Singaporeans and Permanent Residents
 - A photocopy of NRIC of Life Assured/Assured (for 3rd party applications).
- b) Foreigners working/living in Singapore with Employment Passes/Work Permits/Student Passes/Social Visit Passes
 - A copy of the relevant Pass (valid for at least 6 months) and a copy of Passport.

7. POLICY SERVICING

7.1. When will MyAccidentGuard Plan lapse?

With the exception of first installment premiums, the subsequent premiums must be paid within 30 days from each premium due date, after which this Policy will lapse. The benefits remain in-forced during this grace period. If Aviva Ltd admits a claim during this grace period, the amount of unpaid premiums will be deducted from the claims payable.

7.2. Is reinstatement allowed after MyAccidentGuard Plan has lapsed?

Yes, reinstatement of Policy is allowed within 12 months after this Policy has lapsed due to non-payment of premiums. Reinstatement of Policy is subject to normal underwriting and submission of prescribed forms.

7.3. What if policyholder needs to reduce Sum Assured during the premium payment period?

Reduction of Sum Assured is not available.

7.4. Is Policy Loan available for MyAccidentGuard, and what is the policy loan rate?

Policy Loan is not available.