



Daily Income Protection Plan

A. Our Contract

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

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

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

B. Your Policy Benefits

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

Accidental Death

If You sustain Injury that directly results in Your Accidental Death within 365 days from the date of the Accident, We will pay You the Compensation for this Benefit as specified in the Policy Schedule.

This Policy will automatically terminate when the Compensation is paid under this Benefit.

Accident Medical Reimbursement

If You sustain an Injury, We will reimburse the Medical Expenses necessarily incurred within 365 days from the date of the Accident, up to the maximum Compensation payable as specified in the Policy Schedule for any one Accident.

For physiotherapy treatment: We will only reimburse the cost of physiotherapy if the physiotherapy treatment is deemed medically necessary by a Doctor and You have a written medical referral from the Doctor to the physiotherapist. We will reimburse You up to \$100 per visit and up to a maximum limit of \$300 for any one Accident.

For dental treatment: We will reimburse up to a maximum of \$300 for any dental related Medical Expenses to restore sound and natural teeth for any one Accident.

This Benefit is only payable if the first medical consultation/treatment sought for the Injury is within 30 days from the date of the Accident.

The Benefit is payable if and only after all supporting documents, including attending Doctor's reports and referral letters, are provided to the Company along with original Medical Expenses bills or receipts.

If You are entitled to receive a reimbursement of all or part of the Medical Expenses stated in this Benefit from any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

Any Hospitalisation accommodation is restricted up to the cost of a single standard private room.

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

- a) Any medical transportation services;
- b) Any additional cost of single or private room accommodation at a Hospital for any person besides You;
- c) Charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; or
- d) Expenses incurred for Complementary or Alternative Medicine.

Complementary or Alternative Medicine

If You sustain an Injury, We will reimburse the actual expenses incurred in relation to Complementary or Alternative Medicine treatments which are necessarily incurred within 365 days from the date of the Accident, up to the maximum Compensation payable as specified in the Policy Schedule for any one Accident. It includes costs incurred for consultation fees, medicine and treatment rendered in the healthcare clinic or facilities or centre, but it does not include cost incurred for purchase or rental of assistive items including, but not limited to, ergonomic furniture and accessories, compression clothing, and orthotic/podiatric inserts and footwear.

For this Benefit to be payable, the first Complementary or Alternative Medicine treatment sought must be within 30 days from the date of Accident.

If You are entitled to receive a reimbursement of all or part of the Complementary or Alternative Medicine expenses stated in this Benefit from any other source, We will only be liable for the excess of the amount that You have recovered from the other source.



Daily Hospital Income (Injury or Illness)

If You sustain an Injury or suffer Illness and are Hospitalised, We will pay Compensation as stated in the Policy Schedule for each Day You spend as an Inpatient.

Cover under this Benefit for Hospitalisation due to Illness shall commence after completion of the Waiting Period of 30 days.

Cover under this Benefit shall continue up to the Aggregate Period of 180 days or until You are discharged from the Hospital as an Inpatient, whichever occurs first.

Successive periods of Hospitalisation due to the same Injury or Illness are considered to be part of the same period of Hospitalisation, unless the discharge date for the prior Hospitalisation is separated from the admission date for the next Hospitalisation by at least forty-five (45) consecutive days.

This Benefit is payable for only one Injury in any one Accident or for one Illness, during the same Hospitalisation period, regardless of the number of injuries sustained or Illness diagnosed.

In the event You are discharged from a Hospital and transferred immediately to a Community Hospital for a further period of Hospitalisation for the same Injury or Illness, this Benefit is payable up to a maximum period of 30 days of Hospitalisation in a Community Hospital or the remainder Aggregate Period of 180 days, whichever is shorter.

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

- a) Any Specified Infectious Diseases; or
- b) Other infectious disease which is reported to be an epidemic or pandemic by "World Health Organization" or relevant Government authority in Singapore.

Daily Hospital Income (Injury or Illness) – For Intensive Care Unit

If You sustain an Injury or suffer Illness and are Hospitalised in the Intensive Care Unit, We will pay Compensation as stated in the Policy Schedule for each Day You spend as an Inpatient in the Intensive Care Unit.

Cover under this Benefit for Hospitalisation due to Illness shall commence after completion of the Waiting Period of 30 days.

Cover under this Benefit shall continue up to the Aggregate Period of 30 days or until You are discharged from the Hospital as an Inpatient, whichever occurs first.

Successive periods of Hospitalisation due to the same Injury or Illness are considered to be part of the same period of Hospitalisation, unless the discharge date for the prior Hospitalisation is separated from the admission date for the next Hospitalisation by at least forty-five (45) consecutive days.

This Benefit is payable for only one Injury in any one Accident or for one Illness, during the same Hospitalisation period, regardless of the number of injuries sustained or Illness diagnosed.

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

- a) Any Specified Infectious Diseases; or
- b) Other infectious disease which is reported to be an epidemic or pandemic by "World Health Organization" or relevant Government authority in Singapore.

C. Your Policy Exclusions

1. General Exclusions

The following exclusions apply to all sections of this Policy

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

- (a) Any Injury which arises in the course of Your occupation if Your occupation falls under Occupational Class 4.
- (b) You engaging, practicing, training or participating in:
 - i) a sport in a professional capacity or when You would or could earn income or remuneration from engaging in such sport.
 - ii) underwater activities which ordinarily require the use of artificial breathing apparatus. This exclusion does not apply to recreational scuba diving whereby:
 - 1) You dive no deeper than 30 meters under the supervision of a qualified diving instructor; or
 - 2) You hold a PADI certification (or equivalent qualification) and dives with a buddy who holds a PADI certification (or equivalent qualification);
 - iii) racing, stunts, reliability trials and speed, endurance or duration testing. Training or practicing in relation to these activities is also not covered;
 - iv) any aerial activity, except as a fare paying passenger in a commercial scheduled aircraft licensed to carry passengers; or
 - v) any extreme sports or activity that presents a high level of inherent danger (i.e. involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialized gear) or of personal risk. This



shall include but not be limited to any mountaineering involving climbing harnesses, belay or rappel devices ropes and guides; any mountaineering or trekking above 5,500 meters; big wave surfing; winter activities like luge, bobsledding, ski or snow board jumping or stunts, bicycle, motor, air or sea craft speed trials or stunts, canoeing/kayaking and white and black water rafting in grade 4 or higher rapids, cliff jumping, horse jumping, horse polo or any aerobatics. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

- (c) Your suicide or attempted suicide or intentional self-inflicted injury whether sane or insane or from deliberate or reckless exposure to danger (except in an attempt to save human life).
- (d) You committing or attempting to commit any criminal or illegal act.
- (e) Any sexually transmitted diseases, 'Acquired Immunodeficiency Syndrome' (AIDS), AIDS-related complex or, any infection by 'Human Immunodeficiency Virus' (HIV) or any type of venereal disease.
- (f) Any deliberate provocation by You against another person that results in an Injury.
- (g) You being under the influence of alcohol or drugs, unless the drug was prescribed or administered by a Doctor and taken in accordance with the directions of a Doctor.
- (h) Any
 - i) routine or general health check ups, convalescence, custodial or rest cure;
 - ii) routine dental treatment due to normal wear and tear or the normal maintenance of dental health or lack thereof;
 - iii) injury to unsound and/or unnatural teeth; or
 - iii) injury to teeth occurring during eating activities (e.g. biting and chewing).
 - iv) health supplements including but not limited to vitamins, prebiotics, probiotics and skin care products whether prescribed by a Doctor or purchased over the counter.
 - v) diagnosis, tests, examinations or x-rays where there is no objective indication of impairment of normal health, or
 - vi) treatment or investigation of a preventive nature, vaccinations, acupuncture or any treatment which is not medically necessary.
- (i) Your
 - i) Pre-Existing Condition or any complication arising from it.
 - ii) failure to follow medical advice given by a Doctor.
 - iii) pregnancy, miscarriage, abortion, childbirth, sterilization, contraception as well as treatment for infertility or birth control treatments or any complications.
 - iv) congenital anomalies and conditions arising out of or resulting therefrom or physical impairment
 - v) mental, psychiatric or nervous disorder (including any neuroses and their physiological or psychosomatic manifestations), sleep disturbance disorder, anxiety, stress or depression.
- (j) Serving in any branch of the military or armed forces of Singapore, while on duty except while You are on peace time Singapore reservist duty (under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore) for a period not exceeding 40 days; and
- (k) Any Illness including Specified Infectious Diseases (except for Daily Hospital Income (Injury or Illness) and Daily Hospital Income (Injury or Illness) – For Intensive Care Unit).

2. War

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

3. Nuclear Risks

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

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

4. Economic Sanctions

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

D. Your Policy Conditions

1. Geographical Limits

The coverage under this Policy is 24 hours a day, worldwide unless otherwise endorsed or amended.

2. Governing Law

This Policy is governed by the laws of Singapore.

3. Burden of Proof

If We allege that by reason of any of the exclusions under Part C above, any loss, damage, injury or liability is not covered



by this Policy, the burden of proving the contrary shall be on You.

4. Duty of Disclosure

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

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

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

5. Eligibility

(a) Entry age is from age 16 to 65 years old (at last birthday), renewable up to 75 years old (at last birthday)

(b) Notwithstanding General Exclusion 1(a), if You are in Occupational Class 4, You will be eligible for cover under this Policy whilst You are off-duty.

6. Exclusion of Third Party Rights

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

7. Reasonable Care

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

8. Change in Country of Residence

You must inform Us in writing of any change in Your country of residence. A change in the country of residence will be deemed to mean You are living or intending to live in another country other than Your country of residence at the Effective Date of this Policy, for more than 183 consecutive days. Upon receipt of such information, We may at Our option continue to cover You on the same terms and conditions or terminate this Policy.

9. Notification and Claims Procedures

Written notice of claim must be given to Us as soon as practicable and in any event within 30 days after the happening of any circumstances giving rise to a claim. Notice may be provided by completing the claim form which can be downloaded from Our website www.aig.sg and mailing it to: AIG Insurance Asia Pacific Pte Ltd, 78 Shenton Way, #09-16, Singapore 079120. Relevant documents to support the claim are to be given to Us within 30 days but if the supporting documents cannot be submitted in time due to reasonable cause, the documents must be submitted as soon as possible but no later than 1 year from the date of incident happening.

Once claims are reported, We will ask for the completion of a claim form and for the claimant to provide, at his/her own expense, all supporting reports and documentation such as police reports, Doctor's reports, Hospital records, records, valuations or any other evidence as required by Us to support a claim. If the information supplied is insufficient, the We will advise if additional information is required.

Any information required due to any subsequent request for information by Us must be provided within 60 days of the information request date. We, at Our sole discretion, may reject the claim or withhold payment if We do not receive the required information within this stipulated time set.

10. Right of Recovery

In the event authorisation for payment and/or payment is made by Us for a medical claim for which Policy liability is not engaged, we reserve the right to recover against You for the full sum which We have paid.

We also reserve the right to recover any amount paid in excess of what You are not covered for under this Policy and that We have paid, should You submit a fraudulent claim.

11. Receipts

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

12. Medical Examination and Treatment

You will at Your expense furnish to Us all such medical reports, certificates, information and evidence as may be required by Us and You will whenever required to do so, arrange to submit to medical examination by Doctors appointed by Us. In



the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Doctor and Your Doctor, the opinion of Our Doctor will prevail and be binding on You or Your estate. Where medical certificates / reports are required to be furnished, We will only accept medical certificates / reports issued by a Doctor. Certificates or reports issued by a traditional Chinese medical practitioner will not be accepted.

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

13. Payment of Benefits

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

14. Cancellation

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

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

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

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

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

15. Termination of Policy

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

- a) on the date You attain seventy-six (76) years of age;
- b) upon Your death;
- c) when any premium due is not paid in accordance to the Payment Before Cover Warranty clause under this Policy;
- d) when Compensation is paid under the Accidental Death Benefit.

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

16. Duplication of Cover and Other Insurance Cover

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

17. Dealing with Disputes

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

18. Waiver of Your Rights

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

19. 14 Days Free Look Privilege

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

20. Premium Payment for Annual Renewals



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

21. Premium Payment for Monthly Renewals

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

22. Premium

Premium payable for this Policy is not guaranteed and are subject to Our review from time to time at our absolute discretion. We will send You written notification at least 30 days in advance of any change in premium rate.

In the event that You moved from one age band to the next age band, premium will be charged in according to the new age band automatically.

23. Payment Before Cover Warranty

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

- a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of this Policy or renewal certificate.
- b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date, then the Policy or renewal certificate will be deemed to be cancelled immediately and no benefits will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or renewal certificate.
- c) In respect of coverage with a "Free Look" provision, You may return the original Policy document to Us or Our intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been notified or made under this Policy.
- d) If payment of full premium is to be made by credit card or bank GIRO whether monthly, annually or at such periods as may be agreed, the submission to Us of a complete and properly signed direct debit authorisation form (or such other form as may be required by the card centre, bank or Us) to Us on or before the Effective Date will be deemed to be payment received by Us, subject to clause (e) below.
- e) In the event of any rejection by the card centre or bank of the direct debit authorization form (or such other form as referred to in clause (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason), We will allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should the second attempt fail for any reason, the Policy or renewal certificate will be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or renewal certificate.

24. Validity of Remainder of Policy

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

25. Data Use

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

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

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

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

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



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

26. Insurance Act (Cap.142)

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

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

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

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

27. Written Notice

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

28. Currency

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

29. Tax

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

30. Assignment

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

31. Compliance with Policy Provisions

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

32. Entire Contract

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

E. Your Policy Definitions

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

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

Accidental Death means death as a result of an Accident.

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



Acquired Immune Deficiency Syndrome or AIDS shall have such meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a sero-positive test for HIV provided that:

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

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

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

Aggregate Period means the maximum number of days for which a Compensation is payable.

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

Benefit means the benefits listed in the Policy Schedule and which are subject to the terms and conditions as stated under this Policy respectively.

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

Compensation / Sum Insured refers to the maximum amount payable for a Benefit as specified in the Policy Schedule.

Complementary or Alternative Medicine means treatment(s) by a registered herbalist, chiropractor, acupuncturist, osteopath, podiatrist, orthotist, or bonesetter all licensed under any applicable laws including traditional chinese medical practitioners registered with the Traditional Chinese Medicine Practitioners Board. These treatments cannot be administered by You, Your Spouse, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption. For the avoidance of doubt, the types of registered practitioners under this definition are not considered Doctors as defined.

Doctor means a legally registered and qualified medical practitioner with a medical degree in western medicine and authorized by the medical licensing authority of that country to provide medical or surgical service within the scope of their license, specialized accreditation, and training. This does not include the types of registered practitioner(s) listed under the definition of Complementary or Alternative Medicine. The doctor cannot be You, Your business partner or agent, Your employer or employee or Your Spouse, parent, grandparent sibling, child, grandchild, uncle or aunt.

Effective Date means the later of:

- (a) the commencement of this Policy;
- (b) the first date Insured Person was covered under this Policy,
- (c) the effective date any additional cover or increased sum insured is granted to the Insured Person while they are covered under this Policy, only in respect to the additional cover or increased sum insured, or
- (d) the last reinstatement date of this Policy.

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

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

Hospitalisation/Hospitalised means Your admission to a Hospital or Community Hospital (if applicable) as an Inpatient and for which the Hospital or Community Hospital charges You for room and board.



Inpatient means You are confined in a Hospital or Community Hospital (If applicable) for a continuous period as a registered patient for medically necessary treatments with room and board charged and where such confinement is certified as necessary by the attending Doctor.

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

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

Intensive Care Unit (ICU) means a section within a Hospital that is designated as an intensive care unit. It is solely dedicated for the treatment of patients who are in a critical medical condition who require constant and close monitoring of the vital body functions in a Hospital, which provides a high ratio of nursing staff to patients, which has full facilities for the resuscitation of patients and provides special nursing and medical services not available elsewhere in the Hospital.

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

- a) Hospitalisation;
- b) Doctor's consultation;
- c) medical and/or surgical treatment;
- d) radiological tests;
- e) nursing treatment;
- f) Medical Supplies; and
- g) dental treatment where such treatment is necessarily incurred to restore sound and natural teeth following an Accident.

It includes costs incurred for treatment by a physiotherapist provided such physiotherapy treatment is deemed medically necessary by a Doctor and You have a written medical referral from the Doctor to the physiotherapist, but does not include costs incurred for Complementary or Alternative Medicine.

Medical Supplies means disposable health care materials and consumables which is primarily and customarily used to serve a medical purpose and includes dressings, ostomy supplies, catheters, oxygen and they cannot be used by an individual in the absence of Injury or repeatedly by different individuals.

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

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

Class 2 (Light Occupational Hazards): Occupations that are skilled/semi-skilled in nature or in wholesale or retail trade, which involve superintending but not engaging in manual work and which do not require exposure to any hazards.

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

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

Parent refers to Your father and mother, regardless of whether biological, step or adoptive parent

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

Policyholder means the person who is named as the Policyholder in the Policy Schedule, who may or may not be insured under this Policy. Also, the Policyholder owns this Policy, is responsible for premium payments and has the right to exercise all privileges under this Policy.

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



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

Pre-existing Condition means any Injury, Illness or other condition which:

- a) You sought or received Doctor's treatment, prescribed medication, Doctor's advice or diagnosis before the Effective Date; or
- b) first manifested itself, worsened, became acute or presented signs or symptoms prior to the Policy Effective Date and which would have caused any reasonable person to seek diagnosis, care or treatment;

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

Spouse means Your legal husband or wife.

Specified Infectious Disease means

Any of the following infectious diseases first contracted in Singapore during the Policy Period, which is classified as an 'Infectious Disease' under Section 2, the First Schedule and the Second Schedule of the Infectious Diseases Act, Cap 137, and requires notification to Singapore's Ministry of Health as per Section 6 of the Infectious Disease Act, Cap 137, within 24 hours upon diagnosis by a Doctor:

- a) Coronavirus Disease 2019 (COVID-19)
- b) Ebola Virus Disease (EVD)
- c) Middle East Respiratory Syndrome Coronavirus Infection (MERS-CoV)
- d) Severe Acute Respiratory Syndrome (SARS)
- e) Dengue Fever or Dengue Hemorrhagic Fever
- f) Avian Influenza
- g) Malaria
- h) Chikungunya Fever
- i) Zika Virus Infection
- j) Yellow Fever

Strike, Riot or Civil Commotion means:-

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

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

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

Waiting Period means a time period that needs to elapse from the Effective Date before the Insured Person becomes entitled to claim a Benefit under this Policy.

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

You/Your/Insured Person means the person(s) named in the Policy Schedule and insured under this Policy during a valid Policy Period. This shall include Spouse and dependent children when a Plan covering family is selected by the Policyholder.

F. Your Policy Extensions (where applicable)

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

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

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

2. Hijack, Murder and Assault

This Policy is extended to cover Accidental Death or Injury as a result of You being a victim of hijack, murder or assault. We



will not pay for any claims arising out of or in connection with Your own participation or provocation of any such act.

3. Drowning and Suffocation

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

4. Exposure and Disappearance

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

If Your body has not been found within 365 days after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which You were travelling at the time of the Accident provided that such disappearance was reported to the relevant authorities, We will presume that You died from this Accident. This is subject to a signed undertaking by Your legal representative that if this presumption is subsequently found to be wrong, any payment made under this Policy will be refunded to Us.

5. Motor Cycling

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

6. Miscarriage Due To An Accident

This Policy is extended to cover You if You sustain an Injury and as a result suffer a miscarriage. The miscarriage must not be attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

7. Reservist Training

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

8. Food Poisoning

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

IMPORTANT NOTICE

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).