

QBE Accident & Sickness Insurance

POLICY SCHEDULE

New Business

OMRON HEALTHCARE SINGAPORE PTE LTD
438A ALEXANDRA ROAD
#05-05/08
ALEXANDRA TECHNO PARK 119967

Policy Number
8-A0023819-PAN

Account Number
03L02679
BOLTTECH INSURANCE BROKERS PTE LTD

This policy is issued/renewed from information you have disclosed. If there are any material changes during the period of this cover, please inform us.

The Insured : OMRON HEALTHCARE SINGAPORE PTE LTD

Risk Details **Personal Accident** **Risk No 0001**

Insured Person: AS PER OMRON PREMIUM CARE

Benefits Covered **Sum insured in SGD**
DEATH 10,000

Risk Details **Personal Accident** **Risk No 0002**

Subject to the following terms, conditions, exclusions, clauses, endorsements and warranties printed hereon or attached hereto:

Policy Benefits
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The Company will pay the following Benefits during the Policy Period and subject to the conditions stated hereunder:

- 1) Death arising from an Accident - SGD10,000
- 2) Specified Illness or Sickness
 - a. Heart Attack of Specified Severity
 - b. Stroke with Permanent Neurological Deficit
- Download Connect App, and sync device, and use at least once a month - SGD2,000
- Consistent use for at least fourteen (14) days in the month prior to the claim event, and having no more than three (3) readings exceeding 135/85 mmHg and no readings exceeding 160/95 mmHg in the last three (3) months prior to the claim event - SGD5,000

Explanatory Note: Benefits are cumulative with each additional condition met.

Conditions - Applicable to Specified Illness or Sickness
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Policy Benefits will not be paid if:

1. The first heart attack or stroke occurred before the Policy issue date.
2. Any heart-related surgery or procedure undergone one year before the Policy issue date.

3. Insured Person did not fulfil the 30-day survival period, following the specified medical conditions stated above.

Policy Wording Amendments

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1) Eligibility of cover is amended to read as:

(a) Adult Cover: The Insured Person must be a resident of Singapore. Resident includes all Singaporeans and permanent residents of Singapore, as well as expatriates or foreigners who hold valid student passes, employment passes, or work permits and have a residential address in Singapore. Insured Person(s) must be aged from eighteen (18) years up to seventy-five (75) years at entry into the Policy.

(b) Child Cover: Not Covered

2) Renewal Clause is amended to read as "This is a non-renewable Policy, and Policy shall expire at the end of the Period of Coverage."

3) Insured Person: As per list declared to QBE.

Policy Wording Clauses Deletion

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1) All Extension clauses are deemed to be deleted.

2) General Conditions stated below are deemed to be deleted:

- Cancellation

- Change of Occupation or Risk

- Free-Look Period

- Payment Before Cover Warranty (Applicable to New Business for Individual and Family Cover only)

- Premium Payment Warranty (Applicable to Corporate Clients)

Additional Policy Extensions

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1) Claims Payable Clause

The Benefit shall be payable only to the Insured Person or his/her estate.

2) Period of Coverage

The Insured Person shall be covered under this Policy for the Period Of Insurance Specified in the confirmation of Cover, Issued to him/her, subject to the terms, conditions, and exclusions of this Policy.

Definitions

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1) Heart Attack of Specified Severity

Death of heart muscle due to ischaemia, that is evident by at least three of the following criteria proving the occurrence of a new heart attack:

a) History of typical chest pain;

b) New characteristic electrocardiographic changes, with the development of any of the following:

(i) ST elevation or depression;

(ii) T wave inversion

(iii) pathological Q waves; or

(iv) left bundle branch block;

c) Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above; or

d) Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be done by a cardiologist specified by the Company.

For the above definition, the following are excluded:

(i) Angina;

(ii) Heart attack of indeterminate age; and

(iii) Elevation of the cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure, including (but not limited to) coronary angiography and coronary angioplasty.

Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml

2) Stroke with Permanent Neurological Deficit

A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, intracerebral embolism and cerebral thrombosis resulting in permanent neurological deficit. This diagnosis must be supported by all of the following conditions:

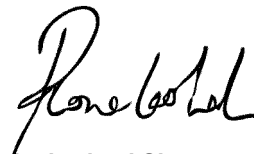
(a) Evidence of permanent clinical neurological deficit confirmed by a neurologist at least six (6) weeks after the event; and

(b) Findings on magnetic resonance imaging, computerised tomography, or other reliable imaging techniques consistent with the diagnosis of a new stroke.

For the above definition, the following are excluded:

- (i) Transient ischaemic attacks;
- (ii) Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease;
- (iii) Vascular disease affecting the eye or optic nerve;
- (iv) Ischaemic disorders of the vestibular system; and
- (v) Secondary haemorrhage within a pre-existing cerebral lesion.

Signed for and on behalf of the company

A handwritten signature in black ink, appearing to read 'Renee Loh'.

Authorised Signature
QBE Insurance (Singapore) Pte Ltd

ORIGINAL