



Accident & Sickness Insurance

Policy Wording

Contents

| | |
|----------------------------------|----|
| Benefits and Basis of Settlement | 3 |
| Core Covers | 6 |
| Extensions | 7 |
| General Exclusions | 11 |
| General Conditions | 12 |
| Table of Compensation | 15 |

QBE Insurance (Singapore) Pte Ltd welcomes you as a policyholder and we take this opportunity to recommend that you thoroughly examine this Document which sets out the limitations and benefits of the insurance. Please store it in a safe place.

Should you have any query, please contact your Registered Agent/Broker or our QBE office, especially if the insurance is not completely in accordance with your intentions.

You are required to disclose to us, fully and faithfully, all the facts which you know or ought to know, otherwise, the policy issued hereunder may be void and you may not receive any benefit from your policy.

Whereas You by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to QBE Insurance (Singapore) Pte Ltd (hereinafter called “**the Company**”) for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance, the Company agrees to indemnify the Insured Person as per the limit stated under the Table of Benefits and in accordance to the terms, conditions and exclusions set out in the various sections of this Policy.

Benefits and Basis of Settlement

Definitions

The following definitions will apply in this Policy (where applicable).

Accident or Accidental: A sudden and unforeseen event.

Accidental Injury: A bodily injury resulting solely and directly from an Accident during the Period of Insurance and not by or through any other cause, illness or disease (except as expressly covered under this Policy) and within three hundred and sixty-five (365) days from the date of the Accident results in the Insured Person’s death or disablement.

Act of Terrorism: An act of any person or group of persons, whether acting alone, on behalf of or in connection with any organisation or government, committed for political, religious, ideological, economic, ethnic, nationalistic, racial, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator and victims will not be considered as an “Act of Terrorism”. “Act of Terrorism” also includes any act which is verified or recognised by the relevant government as an act of terrorism and includes the use of nuclear, biological or chemical devices during the act of terrorism.

Activities of Daily Living: Refer to Washing, Dressing, Feeding, Toileting, Mobility and Transferring:

- **Washing** means washing in the bath or shower (including getting in or out of the bath or shower) or washing by other means.
- **Dressing** means the ability to independently put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliance.

- **Feeding** means the ability to feed oneself food after its preparation and being made available.
- **Toileting** means the ability to independently use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliance if appropriate.
- **Mobility** means the ability to move oneself indoors from room to room on level surfaces.
- **Transferring** means the ability to move oneself from a bed to an upright chair or wheelchair, and vice versa.

Alternative Medical Physician: A legally licensed traditional medical practitioner (including Chinese Physician) or alternative medical physician duly registered and practicing within the scope of his/ her license pursuant to the laws of the country in which such practice is maintained. An “**Alternative Medical Physician**” must not be the Policyholder, or an Insured Person or Immediate Family Member(s) of the Insured Person or the Insured Person’s business partner or employer.

Benefits: The benefits set out in the Table of Benefits and any subsequent endorsements, where applicable.

Burns: Tissue damage caused by contact with heat, fire or a hot object. In event of claims involving Burns, the percentage of the body surface affected will be assessed using the Rule of Nines system.

Rule of Nines system: A tool adopted by the Western Medical Practitioner for assessing the percentage of the body surface affected by Burns. In this system, the head and each arm, each cover 9% of the body surface, the front of the body and the back of the body and each leg each cover 18% of the body. The groin covers the remaining 1%.

Burns (Second Degree): Any Burn which penetrates through the epidermis to the dermis, the skin’s lower layer containing blood and lymphatic vessels, nerves and sweat glands. The skin is red, peeled off and underneath the tissue looks raw, red and puffy. Some parts can appear dry and white. The damage from the Burn is severe enough to cause blistering of the skin.

Burns (Third Degree): Burns that have destroyed the full skin thickness.

For the purpose of all “**Burns**” definitions, cover under this Policy excludes (a) preexisting conditions (b) results from sunburn, in-door tanning, cosmetic tanning or anesthetic procedure.

Capital Sum Insured: The limit payable in the event of the Insured Person's Accidental Death or Permanent Disablement.

Chinese Physician: A licensed traditional Chinese medicinal practitioner (including a herbalist, acupuncturist or bone-setter). The attending Chinese Physician must not be the Policyholder, or an Insured Person or Immediate Family Member(s) of the Insured Person or the Insured Person's business partner or employer.

Comatose State: A state of profound unconsciousness, characterised by the absence of spontaneous eye openings, response to painful stimuli, and vocalisation.

Communicable Disease: Any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Effective Date: The date from which the insurance coverage under this Policy in respect of any Insured Person becomes effective.

Family: The legal spouse and/or legal child(ren) of the Insured Person.

Fracture: A basic and uncomplicated break in the bone which in the opinion of a Western Medical Practitioner requires minimal and uncomplicated medical treatment.

Hairline Fracture: Any fracture other than a Simple Fracture.

Hijack: The unlawful seizure and control of a Public Conveyance from the regular crew by use or threat of use of violent means.

Hospital: An establishment which is legally registered and licensed as a hospital by the government of the country in which the Insured Person obtains treatment and which provides medical facilities for major surgery, diagnosis and room and board for in-patients. Hospital shall not include any clinic, nursing home, convalescent home, home for the aged or a place for the treatment of alcoholics or drug addicts.

Hospitalisation: Confined as a resident in-patient in a hospital for at least twenty-four (24) hours.

Immediate Family Member(s): Spouse, children, parent(s) or parent-in-law(s), grandparent(s) or grandparent-in-law(s), siblings.

Incurable Insanity: Insanity that cannot be cured within three hundred and sixty-five (365) days from the date of Accident.

Injury: Bodily injury sustained in an Accident and not by or through any other cause, illness, sickness or disease (except as expressly covered under this Policy).

Illness or Sickness: Any disease or degenerative condition which first occurs during the period of insurance.

Insured Person: Person(s) named or described in the Schedule, or any amendment or endorsement to this Policy, to be the Insured Person(s) on the Effective Date under this Policy.

Medical Expenses: Expenses (after deduction of any sums recovered or recoverable from all other sources) reasonably and necessarily incurred within three hundred and sixty-five (365) days of sustaining Injury, Illness or Sickness and paid by the Insured Person or by the Insured Person in respect of the Insured Person to a legally registered Western Medical Practitioner, dentist, registered nurse, Hospital service; surgical, X-ray, hospital treatment, including the costs of prescribed medical supplies, but excluding the costs of dental treatment unless such treatment is for Injury to sound and natural teeth. The first Medical Expenses must be incurred within thirty (30) days from the date of the Accident.

Natural Disaster: Extreme weather conditions including but not limited to typhoons, hurricanes, cyclones or tornadoes and such forces of nature (such as tsunamis, floods, volcanic eruptions, earthquakes or landslides) that have catastrophic consequences.

Occupation Class: The risk level associated with an occupation which encompasses the following:

Class 1 – Professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature

Examples: Accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary), teachers, students.

Class 2 – Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen

Examples: Superintending (builders/decorators/foreman/plumbers/ civil, electrical, mechanical engineers), surveyors, grocers, hairdressers, pharmacists, tailors, outdoor sales representatives, insurance/property agents, housewife.

Class 3 – Profession and occupations involving manual work without cutting machinery

Examples: Plumbers/electrical, mechanical engineers/ Painters, bakers, butchers, fishmongers, veterinary surgeons, domestic helpers, drivers (not requiring class 2/2A/2B, class 4 or more restrictive licenses).

Excluded Occupations – Profession and occupations that are hazardous/high risk, and/or involving manual work with use of cutting machinery

Examples: Occupations including construction workers/ welders, professional entertainers/performers, professional sports, divers, military & emergency service, crew of sailing vessels, ship repairers and/or occupations involving the use of cutting equipment, driving of heavy machinery, carpentry, underground work or external work involving height above ten (10) metres, use or handling of firearms/ explosives/hazardous chemicals, rig platform and offshore work. And/or occupations/drivers requiring class 2/2A/2B, class 4 or more restrictive licenses.

Other Fracture: Any fracture other than a complete Fracture, Simple Fracture or Hairline Fracture.

Loss of Sight: The entire irrecoverable loss of sight

Loss of Hearing: Permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500Hertz

If b dB = Hearing loss at 1000Hertz

If c dB = Hearing loss at 2000Hertz

If d dB = Hearing loss at 4000Hertz

If $1/6$ of $(a+2b+d)$ is above 80dB

Loss of Speech: The disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

Permanent: In respect to disablement means disability that lasts more than three hundred and sixty-five (365) days following which there is no possibility of improvement, such as with no expected recovery or improvement as confirmed by medical evaluation.

Permanent Total Disablement: In respect of disablement that results solely, directly and independently of all other causes from an Injury on a Permanent basis and which occurs within three hundred and sixty-five (365) consecutive days, and will in all probability entirely prevent the Insured Person from engaging in employment of any and every kind for the remainder of his/her life or if the Insured Person have no business or occupation, from attending to at least three (3) of the Activities of Daily Living.

Period of Insurance: The period during which the coverage under this Policy is effective.

Policy: This QBE Accident and Sickness Insurance policy, including any amendment or endorsement to it.

Policyholder: Person(s) named or described in the Schedule, or any amendment or endorsement to this Policy, to be the Insured Person(s) on the Effective Date under this Policy.

Pre-existing Conditions: Any Injury or Illness which the Insured Person have received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received, prior to the effective date of the Policy and which the Insured Person should reasonably be aware of.

Public Conveyance: Any land, sea or air conveyance (scheduled or chartered) operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Schedule: The Schedule, which is incorporated in and forms part of this Policy.

Simple Fracture: A fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a Western Medical Practitioner requires minimal and uncomplicated medical treatment.

Temporary Total Disablement: An Injury which directly disables and totally prevents the Insured Person from engaging in any part of his/ her usual occupation or business activities temporarily, as certified by a Western Medical Practitioner.

Traditional Chinese Medicine/Chiropractor Treatment Expenses: The usual, customary and reasonable expenses for treatments of an Accidental Injury by a Chinese Physician or chiropractor.

Western Medical Practitioner: A legally registered medical practitioner or surgeon and includes physiotherapist who is licensed to practice within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. **Western Medical Practitioner** must not be the Policyholder or an Insured Person or Immediate Family Member(s) of the Insured Person or the Insured Person's business partner or employer.

You/Your: The Policyholder and/or named Insured Person(s).

Core Covers

Subject always to limitations and exceptions as specified in this Policy and/ or the Schedule, this Policy covers the following:

Accidental Death & Permanent Disablement

In the event of a covered Accident which directly results in the death or Permanent Disablement of the Insured Person within three hundred and sixty-five (365) days from the date of the Accident, the Company shall pay in accordance to the respective percentage of the sum insured as stated in the Table of Compensation.

Temporary Total Disablement (Weekly)

In the event of a covered Accident which directly results in the Temporary Total Disablement of the Insured Person within ninety (90) days from the date of the Accident, the Company shall pay the weekly benefit as specified in the Table of Benefits, or 85% of Your weekly income, whichever is lower, and up to a maximum of one hundred and four (104) weeks per any one Accident. Benefit is pro-rated by day subject to a franchise of first seven (7) days.

The Company will not pay:

- a) for any period of Temporary Total Disablement when Permanent Disablement is payable under the same Accident.
- b) in excess of one hundred and four (104) weeks from the date of Accident.
- c) for any period less than a week.
- d) if the Insured Person is unemployed, retired or homemaker.
- e) if the Insured Person is a child.
- f) more than S\$500 per week if the Insured Person is self-employed.

Medical Expenses

The Company shall pay the Insured Person for the Medical Expenses (after deduction of any sums recovered or recoverable from all other sources) reasonably and necessarily incurred within three hundred and sixty-five (365) days of sustaining Injury, Illness or Sickness and paid by the Insured Person or by the Insured Person in respect of the Insured Person to a legally registered Western Medical Practitioner, dentist, registered nurse,

Hospital service; surgical, X-ray, hospital treatment, including the costs of prescribed medical supplies, but excluding the costs of dental treatment unless such treatment is for Injury to sound and natural teeth. The first Medical Expenses must be incurred within thirty (30) days from the date of the Accident.

Policy is extended to cover for **Traditional Chinese Medicine/Chiropractor Treatment Expenses** for the usual, customary and reasonable expenses for treatments of an Accidental Injury by a Chinese Physician or chiropractor, up-to a limit of S\$750.

In the event the Insured Person becomes entitled to a reimbursement of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source.

Specified Illness

In the event that the Insured Person is diagnosed with a Specified Illness during the Period of Insurance, the Company will pay a Lump Sum Benefit as specified in the Schedule.

Eligibility of Cover

1. Adult Cover

The benefit limit for Insured Person above age seventy (70) years old on the following benefits under Core Covers will be automatically reduced to 50% of the original sum insured:

- Accidental Death & Permanent Disablement
- Accidental Medical Expenses

- a) 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. The Policy will not cover You if You reside or travel outside Singapore for more than one hundred and eighty-two (182) days unless the Company has been informed and You have paid the additional premium, if any;
- b) Insured Person(s) age from eighteen (18) years up to seventy (70) years at entry; and
- c) Adult Cover may be renewed up to eighty (80) years old.

2. Child Cover:

In the event both parents who are Insured Persons are covered under the same Policy, the child(ren) (up to three (3) children per Policy) of such parents (being the Insured Persons) shall be covered up to the limit specified in the Table of Benefits:

- a) Child(ren) hold a valid Singapore identification document such as a Singapore NRIC or student pass.
- b) Child(ren) between one (1) month and eighteen (18) years old (both ages inclusive) or up to twenty-five (25) years old if enrolled or still studying full-time in a recognised institution of higher learning.
- c) Child(ren) are unmarried and financially dependent on Insured Person and/or the Insured Person's spouse.
- d) Child's Cover is complimentary up to three (3) children per Policy on the condition that both parents are insured under the Policy. Additional premium will be charged for the fourth child onwards.
- e) In the event only one parent is covered under the Policy, the child(ren) shall be covered under this Child's Cover upon payment of additional premium.

The Company shall pay to the Insured Person or his/her legal representative in accordance to the scale specified in the Table of Compensation.

Motor vehicle shall not include motorcycle or any type of motorised personal mobile device.

Comatose State Lump Sum Benefit

In the event the Insured Person is in a Comatose State as a result of an Accidental Injury for at least three (3) months, the Company shall pay to the Insured Person the sum insured of S\$50,000.

The Insured Person must fall into a Comatose State within thirty (30) days from the date of Accident and must be in a Hospital for the duration of the Comatose State for this benefit to be payable.

Credit Card Indemnity

This Policy is extended to indemnify the Insured Person for his/ her credit cards outstanding expenses up to a maximum of S\$1,000 in the event the Insured Person suffers an Accidental Death or Accidental Permanent Total Disablement resulting from an Accidental Injury.

Dengue Fever and Zika Virus

This Policy is extended to cover the Medical Expenses in the event the Insured Person suffers from dengue fever or zika virus disease as a result of mosquito sting, up to the limit specified in the Table of Benefit.

Disappearance

If the Insured Person disappears after the sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person is travelling at the time of the Accident, and the Insured Person's body cannot be found within three hundred and sixty-five (365) days after the Accident, the Company will presume that the Insured Person has died from the Accidental Injury and the Company shall pay to the legal representative of the Insured Person the Accidental Death Benefit as specified in the Table of Benefits.

Payment under this extension is subject to a signed undertaking from the legal representative of the Insured Person to refund the payment made back to the Company in the event the Insured Person is subsequently found to be living.

Double Indemnity Benefit

In the event of an Accident while the Insured Person is travelling as a fare-paying passenger on a Public Conveyance resulting in death or Permanent Total Disablement, the Company shall pay to the Insured Person or his/her legal representative up to the limit specified in the Table of Benefits.

Extensions

The following extensions shall apply if the Core Covers are granted as specified in the Policy Schedule.

Accidental Death Benefit Due to Natural Disaster

This Policy is extended to pay an additional S\$50,000 in the event of death of the Insured Person due to a Natural Disaster.

Accidental Food Poisoning

This Policy is extended to cover the Medical Expenses in the event the Insured Person suffers from Accidental food poisoning, up to the limit specified in the Table of Benefits.

Automobile Extension

This Policy is extended to pay an additional 10% of the Capital Sum Insured, up to a maximum of S\$20,000 for the death or Accidental Permanent Disablement of the Insured Person while driving or travelling as a passenger (including boarding or alighting) in a private motor vehicle.

Domestic Assistance

This Policy is extended to indemnify the Insured Person's for the cost of domestic assistance up to a maximum of S\$1,000 in the event the Insured Person sustains an Accidental Injury and is unable to carry out at least 3 of the 6 Activities of Daily Living following Hospitalisation.

Drowning, or suffocation by Gas, Poisonous Fumes or Smoke

This Policy is extended to cover Insured Person in the event of drowning, or suffocation by gas, poisonous fumes or smoke, which directly and independently of all other causes, resulting in death or Accidental Injury, the Company shall pay to the Insured Person or his/her legal representative in accordance to the scale specified in the Table of Compensation. The Company will not pay the Benefit in the event that such drowning or suffocation arises out of the Insured Person's willful intentional act, or in the course of the Insured Person's occupation.

Exposure

This Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person's exposure to the elements within three hundred and sixty-five (365) days after the Accident. The Company shall pay to the Insured Person or his/her legal representative up to the limit as specified in the Table of Benefits.

Facial Disfigurement & Reconstructive Surgery

In the event the Insured Person sustains an Accidental Injury which requires surgical procedure for:

- a) Facial Reconstructive Surgery;
- b) Skin Transplantation due to burn;
- c) Re-attachment of severed fingers, toe and limbs,

the Company shall reimburse the expenses reasonably incurred in Singapore within three hundred and sixty-five (365) days of the Accident up to S\$5,000.

Facial Reconstructive Surgery means the undergoing of plastic or reconstructive surgery (restoration or reconstruction of the shape and appearance of facial structures above the neck which are defective, missing, or damaged) which, in the opinion of the Registered Medical Practitioners, is medically necessary for treatment of facial disfigurement being a direct result of an Accident requiring inpatient treatment and subsequently the performance of such surgery.

Skin Transplantation means the undergoing of skin transplantation due to accidental burns resulting in the full thickness skin destruction of at least 10% of the body surface area of the Insured Person. The treatment must be certified by the Western Medical Practitioner that it is medically necessary. Correct of facial disfigurement is excluded under the Policy.

Re-attachment of severed fingers, toes and limbs shall mean undergoing re-attachment of the said parts and the surgery must be, in the opinion of the Western Medical Practitioner, medically necessary for the treatment.

Fracture Benefit

In the event the Insured Person suffers a Fracture caused directly by an Accidental Injury, the Company shall pay to the Insured Person in accordance to the Fracture Scale as below up to a max of S\$2,000.

The Company shall not pay under this benefit in the event the Insured Person has been diagnosed as having osteoporosis prior to the commencement of this Policy.

In the event the Insured Person has been diagnosed as having osteoporosis after the commencement of this Policy, the Company shall pay for the first occasion on which a Fracture is sustained, and the Company will not pay for any subsequent fractures.

Fracture Scale

| | BENEFIT OF FRACTURE SUM INSURED |
|--|---------------------------------------|
| Neck, skull or spine (full break) | 100% |
| Hip | 75% |
| Jaw, pelvis, leg, ankle or knee (other fracture) | 50% |
| Cheekbone, shoulder or hairline fracture of skull or spine | 30% |
| Arm, elbow, wrist or ribs (other fracture) | 25% |
| Leg, ankle or knee (simple fracture) | 20% |
| Nose or collar bone | 20% |
| Arm, elbow, wrist or ribs (simple fracture) | 10% |
| Finger, thumb, foot, hand or toe | 7.5% |

Funeral Expenses Subsidy

The Policy is extended to indemnify the legal representatives of the Insured Person up to a maximum of S\$3,000 towards funeral expenses incurred in the event the Insured Person suffers an Accidental Death or Accidental Permanent Total Disablement resulting from an Accidental Injury.

Hijacking of Public Conveyance

This Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person as a result of the Public Conveyance in which he/she is travelling in is the subject of an act of Hijack. The Company shall pay to the Insured Person or his/her legal representative up to the limit specified in the Table of Benefits.

Insects and Animal Bites

This Policy is extended to cover the Medical Expenses in the event the Insured Person suffers Accidental Injury or Sickness as a result of insect or animal bites, up to the limit specified in the Table of Benefit. The Company will not pay the benefit in the event such Accidental Injury or Sickness arise out of the Insured Person's deliberate or willful act.

Medical Expenses due to Infectious Disease

This Policy is extended to cover the Medical Expenses in the event the Insured Person contracts any of the infectious diseases as follows:

- a) Hand-foot-and-mouth disease;
- b) Measles;
- c) Tuberculosis.

Mobility Aid/Ambulance Benefit

In the event of a covered Accident that results in the Insured Person requiring the assistance of a mobility aid or wheelchair following the Insured Person's discharge from Hospital and as prescribed by the attending Western Medical Practitioner, or the use of an ambulance, the Company shall reimburse the cost of purchasing or renting of such equipment or the actual ground ambulance costs incurred by the Insured Person up to the Benefit amount specified in the Schedule.

Motorcycling

The Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person while travelling on a motorcycle (whether as rider or pillion-rider). The Company shall pay to the Insured Person or his/her legal representative up to the limit specified in the Table of Benefits.

The Insured Person must be wearing a safety helmet, and not engaging in or practicing for racing and hill climbing contests and reliability trails and speed or duration testing.

Peacetime Reservist Training

The Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person while he/she is engaging in his/her peace time reservist duty (under Section 14 of the Enlisting Act Cap.93 of the Republic of Singapore) for a period not exceeding forty (40) days. The Company shall pay to the Insured Person or his/her legal representative up to the limit as specified in the Table of Benefits.

Personal Effects

In the event of a covered Accidental Injury, the Insured Person sustain loss and/or damage to his/her personal belongings, the Company will indemnify the Insured Person for the intrinsic value or cost of repairs to the personal belongings, whichever is lesser.

The maximum amount payable for any one item, pair or set of items shall not exceed S\$300 for jewelry, photographic equipment and electronic equipment shall not exceed S\$500.

The maximum amount payable under this benefit shall not exceed S\$2,000 in any one Policy period.

The Company will not pay for loss or damage to:

- a) animals;
- b) motor vehicles (including accessories), motorcycles, motorised personal mobility devise, boats, and any other conveyances;
- c) sporting equipment including but not limited to bicycles, snow boards and skis and golfing equipment while in use resulting in the Accident;
- d) household effects, antiques,
- e) artificial teeth or limbs, contact lenses or spectacles;
- f) money, manuscripts or securities;
- g) business goods or samples; and
- h) normal wear or tear, gradual deterioration or mechanical breakdown or derangement, cleaning, dyeing, repairing, restoring or alteration, moth or vermin, atmospheric or climatic conditions.

Personal Liability

This Policy is extended to indemnify the Insured Person up to a maximum of S\$100,000 against legal liability to pay compensation in respect of Accidental Injury to any person and/or loss of damage to property occurring as a result of an Accident. The Company will also pay legal costs and expenses incurred by the Insured Person with the written consent of the Company.

Provided that:

- a) The Insured Person shall not, without the consent in writing from the Company make any admission, offer, promise of payment in connection with any occurrence or claim and the Company shall be entitled to take over and conduct in the name of the Insured Person the defence or settlement of any claim;
- b) The Company shall be entitled to prosecute or defend in the name of the Insured Person at its own expense and for its own benefit any claim for indemnity or damages or otherwise;
- c) The Company shall have full discretion in the conduct of any proceedings in connection with any claim and the Insured Person shall give all information and assistance as the Company may require in the prosecution, defence or settlement of any claim; and
- d) If at the time of any occurrence covered by this Policy there is any other existing insurance covering the same liability, then the Company shall not be liable to pay more than its rateable proportion of any sum payable in respect of such occurrence.

Specific Exclusion:

This Policy will not cover:

- a) The legal liability arising in connection with any motor vehicle, motorcycle, motorised personal mobile device, licensed aircraft or sea vessel;
- b) The insured or Insured Person's trade, business or profession;
- c) Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement;

- d) Accidental Injury (including death or illness) or loss of or damage to property to any member of the Insured Person's Immediate Family Member ordinarily residing with the Insured Person or with whom the Insured Person ordinarily resides or to any employee of the Insured Person arising out of or in the course of such employment;
- e) Damage to property in the care, custody or control of the Insured Person;
- f) Any punitive and exemplary damages; and
- g) Any actual or alleged liability whatsoever resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

Riot, Strike and Civil Commotion

The Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person caused by riot, strike and civil commotion, provided the Insured Person is not participating in the riot, strike and civil commotion. The Company shall pay to the Insured Person or his/her legal representative up to the limit as specified in the Table of Benefits.

Terrorism Cover

This Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person as a result of Acts of Terrorism including the use of nuclear, chemical and biological substances. The Company shall pay to the Insured Person or his/her legal representative up to the limit specified in the Table of Benefits.

Trauma/Bereavement Counselling Expenses

This Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person following an Accident which directly and independently of all other causes, results in death within three hundred and sixty-five (365) days, the Company shall pay to the legal representative(s) of the Insured Person up to S\$5,000 for necessary expenses with the Company's prior written consent for either:

- telephone counselling;
- face to face counselling; or
- cognitive behavioural therapy,

as deemed appropriate by the Company.

Triple Indemnity for Medical Expenses Due to Robbery

In the event the Accidental Injury sustained by the Insured Person is due to a robbery and a police report has been lodged, the maximum limit under Accidental Medical Expenses under this Policy is tripled, up to a maximum of S\$15,000.

Unscheduled Flight

This Policy is extended to cover for death, Accidental Permanent Disability and Accidental Injury sustained by the Insured Person while travelling as a passenger in a properly licensed private aircraft and/ or helicopter excluding whilst onboard military aviation or travelling for work on board oil rigs assignments. The Company shall pay to the Insured Person or his/her legal representative up to the limit as specified in the Table of Benefits.

General Exclusions

This Policy shall not apply to any claims caused by or arising from or attributable to:

1. the involvement of the Insured Person in
 - a) any race (other than on foot), speed-testing and/or stunts.
 - b) hang gliding, parachuting, bungee jumping or other aerial activity.
 - c) military service other than peacetime reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore. In the event the Insured Person is serving national service, the Insured Person will only be covered when he is not engaged in performing his national service.
 - d) offshore activities including but not limited to professional salvage, oil-rigging, mining or aerial photography or handling of explosive.
 - e) any occupation that is not under the Occupation Class I, II or III.
2. the Insured Person being in or on or entering into or alighting from or descending or falling from any aircraft other than a fully licensed multi-engine aircraft operated by a recognised civil air transport organisation providing regular air services by which the Insured Person is travelling as a ticket-holding passenger. (The expression "aircraft" shall include any craft or thing made or intended to float in or travel through the air).
3. intoxication by alcohol or the effect of drug not administered by a Western Medical Practitioner or Chinese Physician.
4. pregnancy or childbirth or miscarriage/abortion.
5. Pre-Existing Conditions.
6. suicide or self-inflicted Injury, or deliberate exposure to needless peril (except in an attempt to save human life) or the Insured Person's own criminal act.
7. Sickness or disease or medical disorder (with the exception under the extension for accidental food poisoning, insect and animal bites, Dengue fever and Zika virus).
8. consequential loss of any kind.
9. war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection of military or usurped power.
10. ionising, radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof, any weapon or devices employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
11. Sanctions imposed. The Company shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company or any member of the Company's group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country including but not limited to the European Union, United Kingdom and United States of America.

12. This Policy excludes coverage for any loss, liability, claim, injury, cost, expense, or legal obligation of any kind directly arising from Communicable Disease.

As used herein, a "Communicable Disease" (including but not limited to COVID-19 or any mutation thereof) means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 12.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- 12.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- 12.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health.

General Conditions

Aggregate Limit of Liability

It is hereby agreed that the Company's total liability shall not exceed S\$10,000,000 for all admissible claims arising from any one accident or event.

In the event that the total admitted claims for any particular insured accident or event exceed S\$10,000,000, this amount of S\$10,000,000 shall be shared by all claimants in rateable proportion and each claimant shall receive a pro-rated amount in accordance to the Total Capital Sum insured with QBE Singapore.

Mediation

All disputes arising out of or in connection with this Policy shall first be submitted to the Singapore Mediation Centre ("SMC") for settlement by mediation in accordance with the Mediation Procedure for the time being in force. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached. If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to arbitration before any legal action may be taken against the Company.

Arbitration

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity, or termination, shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force.

If the Company shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to mediation and/or arbitration, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

Assignment

No assignment of or interest in this Policy or in any moneys which may be or become payable thereunder is to be binding on or recognised by the Company unless a dated notice of such assignment or interest signed by the Insured Person, and by the assignor in the case of subsequent assignment, is endorsed on this Policy and this Policy with such endorsement is produced before payment of any claim or return of premium thereunder.

Cancellation

This Policy may be terminated at the request of the Insured Person at any time, in which case the Company will apply the short rate refund as follows, subject to a minimum premium of S\$25:

| CANCELLATION OF POLICY | REFUND |
|---|--------|
| Within 1 month | 75% |
| From 1 to 3 months | 50% |
| From 4 to 6 months | 25% |
| More than 6 months | 0% |
| Any claims filed with the Period of Insurance | 0% |

This Policy may also be terminated at any time by registered letter from the Company to the Insured Person's last known address and in such event the Company will return a pro rata portion of the premium for the unexpired portion of the Period of Insurance. For the purpose of this condition, the cancellation shall take effect fourteen days after the time that the notice of cancellation should have been received by the Insured Person in the ordinary course of post.

No refund will be made to the Policyholder should there be any transactions amounting to S\$5 during the active period of the Policy.

Change of Occupation or Risk

The Insured Person must give immediate written notice to the Company of any change in the Insured Person's occupation or profession.

In the event the occupation is matched incorrectly to the Occupation Class resulting in premium being charged under a lower Occupation Class, the Company will pay the claims in proportion to the premium that would have been charged under the correct Occupation Class.

In the event the occupation is matched incorrectly to the Occupation Class when it is a declined occupation, the Company reserves the right to cancel the Policy from inception or the last renewal date, whichever is later.

Claim Procedure

The Insured Person must, within thirty (30) days of any occurrence likely to give rise to a claim under the Policy, submit a detailed statement in writing describing the occurrence to the Company. It is a condition precedent to any liability of the Company under this Policy that the Insured Person shall at his/her own expense furnish to the Company such certified information and evidence as the Company may from time to time reasonably require in the form and of the nature described by the Company.

The Company shall be allowed at its own expenses upon reasonable notice to the Insured Person to have a medical examination of the Insured Person or in the case of death, upon reasonable notice to the Insured Person's personal representative to have a post-mortem examination of the body.

The death of the Insured Person shall be established by an official certificate, or in the event of his/her disappearance following the sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person is travelling at the time of the Accident, by a court order presuming his/her death.

Condition Precedent to Liability

The Insured Person or claimant must observe, fulfil and comply with all the terms, provisions and conditions of this Policy before the Company is liable to make any payment of claim. Any person entitled to the benefits under this Policy shall be bound by all the terms, conditions and provisions of this Policy.

Contracts (Rights of Third Parties) Act (Chapter 53B)

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights Of Third Parties) Act (Chapter 53B) to enforce any of its terms.

Free-Look Period (Applicable to New Business for Individual and Family Cover only)

The free-look period allows You to review Your Policy. The free-look period will not apply to policies with terms of less than a year or policy renewal. In the event that You decide that the Policy does not suit Your needs, You may return it to the Company within fourteen (14) days from the date You receive it and the Company will refund You the premium in full. If Your Policy is sent by post, it is deemed to have been delivered in the ordinary course of the post, three days after the date of posting.

Geographical Limits

This Policy is extended to cover the Insured Person twenty-four (24) hours worldwide during the Period of Insurance.

Jurisdiction

The compensation under this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Singapore.

No Multiple Policies

An Insured Person can only be covered under one Personal Accident Insurance Policy underwritten by the Company. In the event that an Insured Person is covered under more than one policy, the limits payable for a covered Accident will be based on the higher plan selected.

Renewal

This is a yearly renewable Policy. Upon the expiry at each Period of Insurance, the Company shall, upon instruction from the Insured Person and upon collection of premium, renew the Policy for another year.

All terms and conditions, endorsements and variations of this Policy shall continue to apply to the renewed Policy unless otherwise agreed in writing by the Company.

Premium payable for this Policy is not guaranteed and may be increased upon expiry at the discretion of the Company.

Rights of Subrogation

QBE shall be subrogated to all of the Insured Person's rights of recovery and therefore against any person, company or organisation and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure any such rights. The Insured Person shall take no action after the loss to prejudice such rights.

Policy Owners' Protection Scheme

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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Notice:

This Policy is not a Medisave-approved policy and You may not use Medisave to pay the premium for this Policy. This is a short-term accident and health policy and the Company is not required to renew this Policy. The Company may terminate this Policy based on the Cancellation Clause.

Payment Before Cover Warranty (Applicable to Individual and Family Cover only)

- a) Notwithstanding anything herein contained but subject to Clauses (b) and (c) hereof, it is hereby agreed and declared that total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy or bond was effected) on or before the inception date ("the inception date") of the coverage under the Policy, bond, renewal certificate, cover note or endorsement.
- b) In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy or bond was effected) on or before the inception date referred to above, then the Policy, bond, renewal certificate, cover note and endorsement shall not attach and no benefits whatsoever shall be payable to the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, bond, renewal certificate, cover note and endorsement.
- c) In respect of insurance coverage with free look provision, You may return the original Policy document to the Company or 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 of the premium paid to the Company provided that no claim has been made under the Policy.

Premium Payment Warranty (Applicable to Corporate Clients)

- a) Notwithstanding anything herein contained but subject to Clause (b) hereof, it is hereby agreed and declared that if the period of insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary) through whom this Policy was effected) within sixty (60) days of the:
 - i) Inception date of the coverage under the Policy, renewal certificate or cover note; or
 - ii) Effective date of each endorsement, if any, issued under the Policy, renewal certificate or cover note.
- b) In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then;
 - i) The cover under the Policy, renewal certificate, cover note or endorsement is automatically terminated immediately after the expiry of the said 60-day period;
 - ii) The automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - iii) The Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.
- c) If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

Table of Compensation

| RESULT | BENEFITS (% OF THE CAPITAL SUM INSURED) |
|---|---|
| A Accidental Death | 100 |
| B Permanent Total Disablement | 150 |
| Permanent quadriplegia, paraplegia or incurable paralysis of all limbs | 150 |
| Permanent and Incurable Insanity | 100 |
| Permanent total loss of all sight of - both eyes | 150 |
| - one eye | 100 |
| Total irrecoverable loss of lens of - both eyes | 90 |
| - one eye | 65 |
| Permanent total loss of hearing - both ears | 75 |
| - one ear | 25 |
| Permanent total loss of speech | 75 |
| Permanent total loss of speech & hearing (both ears) | 150 |
| Loss of or Permanent total loss of use of - two limbs | 150 |
| - one limb | 125 |
| - one limb and one eye | 150 |
| - one hand or one foot | 100 |
| Loss of or Permanent total loss of use four fingers and thumb of a hand | 70 |
| Loss of or Permanent total loss of use four fingers of a hand | 40 |
| Loss of or Permanent total loss of use of one thumb | |
| - both phalanges | 30 |
| - one phalanx | 15 |
| Loss of or Permanent total loss of use of a finger | |
| - three phalanges | 10 |
| - two phalanges | 8 |
| - one phalanx | 6 |
| Loss of or Permanent total loss of use of toes | |
| - all toes of one foot | 18 |
| - great toe two phalanges | 7.5 |
| - great toe one phalanx | 3 |
| - a toe other than the great toe | 2 |
| Fractured leg or patella with established non-union | 10 |
| Shortening of leg by at least 5cm | 10 |
| Permanent total loss of all natural teeth | 2 |
| Permanent loss of use of sexual organ (not exceeding a maximum limit of S\$100,000) | 25 |
| Second Degree Burns | |
| Head - 10% or more of the total head surface | 50 |
| Body - 40% or more of the total body surface | 50 |
| Body - 25% or more but less than 40% of the total body surface | 40 |
| Body - 15% or more but less than 25% of the total body surface | 30 |
| Third Degree Burns | |
| Head - 20% or more of the total head surface | 100 |
| Body - 40% or more of the total body surface | 100 |
| Body - 25% or more but less than 40% of the total body surface | 80 |
| Body - 15% or more but less than 25% of the total body surface | 60 |

Note:

Compensation shall not be payable:

- in respect of results for more than 100% of the Capital Sum Insured in the aggregate during the Period of Insurance under this Policy where any one of such results bears a highest compensation of up to 100% of the Capital Sum Insured.
- in respect of results for more than 150% of the Capital Sum Insured in the aggregate during the Period of Insurance under this Policy where any one of such results bears a highest compensation of 150% of the Capital Sum Insured.
- for results under this section unless such result occurs within 365 days from the date of the Accident.
- additionally, for any specific result which is part of a greater result for which compensation is payable under this Policy.
- for any of the results until the total amount has been agreed.

Visit
qbe.com/sg



PANPAS-Q-2025

