

Policy Conditions

MerdekaCare

Your policy

This is **your** MerdekaCare insurance **policy** and it contains details of benefits, conditions and exclusions relating to each **insured person**. The **policy** will form the basis on which **we** will settle all claims. It is only valid if the **policyholder** has paid the appropriate premium in full and **we** have given the **policyholder** a **schedule**.

Any statement, information or declaration **you** or the **policyholder** has given on **your** behalf, including any declaration made over the phone, or by fax, email or the internet at the time of making the application, will form the basis of the contract.

The **schedule** and any further **endorsements** are all part of the **policy**.

Please keep this document in case **you** need to refer to it

Who is eligible?

This **policy** is only available to **you** if **you**:

- and the **policyholder** are Singaporean and hold valid Singapore National Registration Identification Cards (NRIC);
- are living or working in Singapore, or living outside Singapore for no more than 180 days at any one time;
- were born on or before 31 December 1959; and
- have fully paid **your** premium.

Things to remember

- **You** and the **policyholder** must reveal all facts **you** or they know or ought to know which may affect the insurance cover the **policyholder** is applying for. If not, this **policy** may not be valid.
- **We** may change the terms and conditions of the **policy** at **your policy's** next and future renewals.
- **We** may add extra conditions which will apply to **you**.
- **We** do not cover claims arising from **sickness** or **pre-existing medical conditions**.
- The **policyholder** must not be an undischarged bankrupt and have not committed any act of bankruptcy within the last 12 months.
- For a policy with a monthly **recurring payment arrangement**, before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us** for the rest of the **policy year**.

Definitions

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**.

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence as an **act of terrorism**.

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of **injury**.

Age means **your** current **age** at the start date of the **policy**

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your family member**, partner, business partner, employer, employee or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your family member**, partner, business partner, employer, employee or agent.

Community hospital means any approved community hospital under the relevant national laws and regulations that provide an intermediate level of care for individuals who have simple illnesses which do not need specialist medical treatment and nursing care.

Dental treatment means treatment necessary to restore sound and natural teeth which is made necessary due to an **accident**.

Endorsement means an authorised amendment to this **policy**.

Family member means **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

Home means the residential address shown on **your** Singapore National Registration Identification Card (NRIC), employment pass, work permit, long-term visit pass or any official document.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- has organised facilities for diagnosis, treatment and major surgery;
- provides nursing services by registered nurses 24 hours a day;

- is under the supervision of one or more **medical practitioners**; and
- is not mainly a clinic, a **community hospital**, a secure place to care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the elderly or a similar establishment.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

Insured person means the individual (or individuals) named in the **schedule** as the person (or people) who is insured under this **policy**.

Losing means permanent and total loss of use, or loss by having part of **your** body (as listed in the scale of compensation table) cut or torn off, as confirmed by **our medical practitioner**.

Losing hearing means permanent and total loss of hearing, as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Losing sight means total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment, as confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** should not be **you, your family member**, partner, business partner, employer, employee or agent.

Payment frequency means how often payment is made for the premium due. This can be monthly or yearly, depending on what the **policyholder** chooses.

Period of insurance means the period of cover as shown in the **schedule**.

Permanently bedridden means permanently confined to **your** bed because of **your injury**, as long as:

- the disability lasts for 12 months in a row from the date of the **accident**; and
- **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanently disabled or **permanent disability** means **your** suffering from one of the items of disability listed in the scale of compensation table in this **policy**, and which was caused only by an **accident**, as long as:

- the disability lasts for 12 months in a row from the date of the **accident**; and
- **our medical practitioner** confirms that it is not going to improve after 12 months.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of all the **insured person** (or people), the **schedule** and any **endorsements** we have issued under this **policy**.

Policyholder means the person named and who has made the declaration and paid the premium on behalf of the **insured person** as shown in the **schedule**.

Policy year means a period of 12 months from the start date as shown in the **schedule** and each further consecutive period of 12 months for which the **policy** applies from any period of cover as agreed between the **policyholder** and **us**.

Pre-existing medical condition means any **injury** or **sickness**, including any complications which may arise:

- a which **you** or the **policyholder** knew about before the start of **your policy**;
- b which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of **your policy**; or
- c for which **you** have been asked to get medical treatment or medical advice by a **medical practitioner** within 12 months before the start of **your policy**.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Recurring payment arrangement means:

- a the premium is charged to a credit card, chosen by the **policyholder**, either on a monthly or yearly basis to pay the premiums due for the current **policy** or when it is renewed, depending on the **payment frequency** chosen by the **policyholder**; or
- b the premium is taken from a bank account chosen by the **policyholder** to pay the premiums due for the current **policy** or when it is renewed, by General Interbank Recurring Order (GIRO) on a yearly basis.

Sickness means worsening physical health not caused by an **accident**, for which **you** need the treatment of a **medical practitioner**. For example, heart attack or stroke, pathologic fracture or deterioration of a general health condition such as osteoporosis.

Schedule means the document which proves that **you** have the insurance cover. It lists, among other things, details of the **insured person** (or people), the **policyholder**, the benefits, the sum insured and the **period of insurance** covered under this **policy**.

Total paralysis means total inability to move **your** arms and legs, as long as:

- the disability lasts for 12 months in a row from the date of the **accident**; and
- **our medical practitioner** confirms that it is not going to improve after 12 months.

We, our, us, and Income means NTUC Income Insurance Co-operative Limited.

You, your and yours means the **insured person** (or people) referred to in the **schedule**.

What your policy covers

This **policy** will protect **you** and the **policyholder** financially for a death or **injury** which happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits of **your** plan as set out in the **schedule**.

Section 1 – Final expenses

If **you** are involved in an **accident** and die only to this **accident** **you** die within 12 months from the date of the **accident**, **we** will pay a lump sum amount for **your** funeral arrangements according to the limit as shown in section 1 of the **schedule**.

Section 2 – Permanent disability

If **you** are involved in an **accident** which causes **you** an **injury** and die only to this **accident** **you** become **permanently disabled** within 12 months from the date of the **accident**, **we** will pay up to the maximum limits as shown in section 2 of the **schedule**, using the scale of compensation table as shown below.

Scale of compensation

Item	Description of disability	Percentage of sum insured as shown in the schedule under Section 2 in the table of cover of your plan
a	Total paralysis or permanently bedridden	100%
b	Losing sight of both eyes	100%
c	Losing two limbs	100%
d	Losing sight of one eye, except perception of light	50%
e	Losing one limb	50%
f	Losing speech	50%
g	Losing hearing in both ears	50%

h	Losing four fingers and thumb of one hand	50%
i	Losing four fingers of one hand	40%
j	Losing hearing in one ear	20%
k	Losing a thumb - 2 phalanges - 1 phalanx	25% 10%
l	Losing one index finger - 3 phalanges - 2 phalanges - 1 phalanx	15% 10% 5%
m	Losing any other one finger - 3 phalanges - 2 phalanges - 1 phalanx	10% 7% 3%
n	Losing metacarpals - first or second - third, fourth or fifth	3% 2%
o	Losing all toes in one foot	15%
p	Losing a great toe - 2 phalanges - 1 phalanx	5% 3%
q	Losing any one other toe	3%
Third Degree Burns		
r	Head - Damage as a percentage of total body surface area - equal to or greater than 8%; - equal to or greater than 5% but less than 8%; or - equal to or greater than 2% but less than 5%	100% 75% 50%
s	Body - Damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
We will not pay any compensation if the disability is not listed in the scale of compensation.		
The total of all percentages of the sum insured due under this section will not be more than 100% during any one policy year .		

We will not pay **you** extra compensation for any specific item which is part of a greater item due under this **policy**. For example, **we** will pay **you** for **losing your** upper limb, but **we** will not pay **you** again for **losing your** finger or thumb.

Section 3 – Outpatient expenses due to accident

- a** If **you** suffer an **injury** and need outpatient medical treatment, **we** will pay for the costs of medical or **dental treatment**, recommended by a **medical practitioner**, for **you** to be treated up to 12 months from the date of the **accident** or up to the limit shown in the **schedule**, whichever comes first.
- b** **We** will also pay for the reasonable and necessary expenses for treatment by a **Chinese medicine practitioner** or **chiropractor** within 12 months from the date of the **accident**, up to a sub-limit of \$50 per visit and the section limit shown in the **schedule**.
- c** The total **we** will pay under sections 3a and 3b will not be more than the limit shown in the **schedule** for each **policy year**.

Section 4 – Hospitalisation expenses due to accident

- a** If **you** suffer an **injury** and need to stay in a **hospital** as an inpatient, **we** will pay for the costs of medical, surgical, **hospital** and **dental treatment**, including day surgery, which is necessary for **you** to be treated up to 12 months from the date of the **accident** or up to the limit shown in the **schedule**, whichever comes first.
- b** **We** will also pay for medical expenses after leaving **hospital**, which are necessary and result directly from the condition for which **your** stay in **hospital** was needed, for up to 30 days from the date **you** leave **hospital**.
- c** The total **we** will pay under sections 4a and 4b will not be more than the limit shown in the **schedule**.

Section 5 – Extra medical expenses for burns, broken bones and fractures

If **you** suffer from an **injury** such as burns, broken bones or fractures, **we** will pay the extra costs of medical, surgical and **hospital** treatment recommended by a **medical practitioner** for **you** to be treated. This applies up to 12 months from the date of the **accident** or up to the limit shown in the **schedule**, whichever comes first.

Section 6 – Daily hospital income

If **you** are staying in a **hospital** as an inpatient due to an **accident**, **we** will pay a daily benefit as shown in the **schedule**, to help pay part of **your** medical expenses, for each complete 24-hour period that **you** stay as an inpatient in the **hospital**. This is paid for up to 60 days for every **accident**. This benefit will end once **you** leave the **hospital**.

Section 7 – Ambulance fee

If **you** have to pay for ambulance charges for transport to a **hospital** or for follow-up medical treatment after an **injury**, **we** will pay the actual ambulance fees, up to the limit shown in the **schedule**.

Section 8 – Mobility aids

If **you** suffer an **injury** and within 12 months from the date of **accident**, **you** need to use aids such as wheelchairs, walking aids or similar which are necessary for **your** mobility and are prescribed by a **medical practitioner**, **we** will pay the actual cost of buying or renting the items, up to the maximum limits as shown in the **schedule**.

Section 9 – Rehabilitation and physiotherapy

If **you** suffer an **injury** and need rehabilitation or physiotherapy within 90 days from the date of the **accident**, as confirmed by a **medical practitioner**, **we** will pay the actual costs of **your** rehabilitation treatment or physiotherapy, up to the limit as shown in the **schedule**.

Section 10 – Senior day-care, home-care or nursing-home service

- a If **you** suffer an **injury** and **you** need the services of a Singapore registered and licensed senior day-care or home-care service, **we** will pay these expenses, up to 90 days from the date of the **accident** and up to the limit as shown in the **schedule**.
- b If the Singapore registered and licensed senior day-care or home-care service provider does not accept **your** admission, **we** will pay for **you** to stay in a Singapore registered and licensed nursing home, up to 90 days from the date of the **accident** and up to the limit as shown in the **schedule**.

Section 11 – Modifying your home

If **you** suffer 50% or more **permanent disability** (as shown in the table of compensation in section 2), **we** will pay for the reasonable cost of modifying **your home**, where necessary, to help **you** move around. **We** will pay up to the limit as shown in the **schedule**. The modification must be completed and the proof of spending must be sent to **us** within six months from the date of the **permanent disability** as confirmed by **our medical practitioner**.

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay for the following.

- 1 Modifications to **your home** which do not help **you** to move around.
- 2 Modifications to a **home** which **you** do not live in.
- 3 Damages arising from the modification work.

Section 12 – Home-cleaning services

If **you** suffer 50% or more **permanent disability** (as shown in the table of compensation in section 2), **we** will pay for the reasonable cost of carrying out cleaning services from a Singapore registered and licensed home-cleaning service company to clean **your home**, up to the limit as shown in the **schedule**. **Your** home-cleaning services must be completed and the proof of spending must be sent to **us** within six months from the date of the **permanent disability** as confirmed by **our medical practitioner**.

Section 13 – Training your caregiver

If **you** suffer 50% or more **permanent disability** (as shown in the table of compensation in section 2), **we** will pay for the reasonable cost of one caregiver to receive training carried out by **our** appointed provider- NTUC Health Co-operative Limited (NTUC Health), up to the limit as shown in the **schedule**. The training must be completed and the proof of spending must be sent to **us** within six months from the date of the **permanent disability** as confirmed by **our medical practitioner**.

What we do not pay under section 13

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay if the **policyholder** or **your** application is rejected by NTUC Health.

General conditions which apply to the whole policy

1 Lifetime limit

There is a lifetime limit on paying claims as shown in the **schedule** according to the plan the **policyholder** has bought. The lifetime limit will apply to claims made under sections 1 to 13 from the start date of the first **policy** you are insured under up to the time when the **policyholder** chooses to cancel the **policy** or up to the time when **we** have fully paid the benefits in sections 1 and 2.

2 Benefit extensions

a Act of terrorism cover

If any of the losses covered under sections 1 to 13 arises from or in relation to an **act of terrorism**, **we** will still cover the loss. **We** will pay up to the limit shown in the relevant section in the **schedule**. This extension is only valid if **you** did not take part in the **act of terrorism** or helped other people carry out acts.

b Riot, strike, civil commotion, hijack, murder and assault

If **you** suffer an **injury** or die because of an **accident** during a riot, strike, civil commotion, hijack, murder or assault, **we** will pay up to the limit shown in the relevant section in the **schedule**. This extension is only valid if **you** did not take part in any criminal act or agree with other people to carry out these acts.

c Disappearance

If **your** body is not found within 12 months after the sinking, wrecking or destruction of the **public transport** in which **you** are travelling during the **period of insurance**, **we** will consider **you** to be dead and pay the appropriate final expenses benefit shown in section 1 in the **schedule**.

We will pay the final expenses benefit to the **policyholder** or **your** legal personal representative after they have signed an undertaking to **us** to guarantee that if **you** are later found alive, they will return the amount **we** have paid under this extension.

d Exposure

If **you** suffer an **injury** or die because **you** were exposed to natural elements due to an **accident**, **we** will pay up to the limit shown in the relevant section in the **schedule**.

e Food poisoning

If **you** suffer or die from **accidental** food poisoning during the **period of insurance**, **we** will pay up to the limit shown in the relevant section in the **schedule**. This extension is only valid if the event does not arise because of **your** deliberate act.

f Suffocation by smoke, poisonous fumes, gas or drowning

If **you** suffer an **injury** or die from accidentally breathing in smoke, poisonous fumes, gas or by drowning, **we** will pay up to the limit shown in the relevant section in the **schedule**. This extension is only valid if the event does not arise because of **your** deliberate act.

3 General exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

- a any disability or death that is caused by **sickness** (for example, a heart attack or stroke, pathologic fracture or deterioration of a general health condition such as osteoporosis) and not by an **injury**;
- b any physical disability or defects which existed before the start of **your policy**, or **pre-existing medical conditions**;
- c **you** deliberately injuring yourself, committing suicide or attempting suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life);
- d the effect or influence of alcohol or drugs;
- e pregnancy, childbirth, abortion, miscarriage not due to an **accident** or all complications arising from these conditions;
- f mental problems or insanity;
- g sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused;
- h medical or surgical procedure to treat **your sickness**;

- i cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, but this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an **accident**;
 - it is done at a medically appropriate stage after the **accident**; and
 - the cost of the treatment is approved by **us** in writing before it is done;
- j **you** taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
- k **you** taking part in any professional sports or in any sports for which **you** would or could earn or receive any form of pay;
- l **you** taking part in any kind of speed contest or racing (other than on foot);
- m an **accident** while **you** are driving or riding on a motor racing track;
- n an **accident** while **you** are riding on a motorcycle (except as a pillion-rider);
- o **you** taking part in any dangerous activities or sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering which involves using ropes, any underwater activities involving using underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE (Building, Antenna, Span, Earth) jumping, paragliding, hang gliding, parachuting, white-water rafting, dragon boating, hunting, horse riding, polo, show jumping, mountain biking but not including the following activities carried out for leisure purposes under the supervision of a licensed guide or instructor: hot-air balloon ride while airborne, ice or winter sports, hiking or trekking;
- p the consequences of war, revolution or any similar event;
- q radioactivity or damage from any nuclear fuel, material or waste;
- r **you** breaking government regulations or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion; and
- s **you** failing to make reasonable efforts to avoid **injury** or minimize claims under this **policy**.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any

exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

4 Cover

This **policy** covers **you** while in Singapore and while outside Singapore for no more than 180 days in a row at a time from the date of departure from Singapore.

5 Changing your plan

You can choose to upgrade **your** plan at any time during **your** lifetime, but only if **we** have not paid out any claim under **your policy**.

6 Premium

- a The premium that the **policyholder** pays for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to the **policyholder** based on their last known address or email address, at least 30 days before the change is to take place, to tell the **policyholder** what the new premium is.
- b Premium due dates
 - (i) The premium is due on or before the start of this **policy** and if this **policy** is renewed, the start date of the next **policy year**. If the **policyholder** has chosen a monthly **recurring payment arrangement**, the premium is due on the dates shown in the debit note or tax invoice issued to the **policyholder**.
- c Recurring premium payment
 - (i) The **policyholder** can pay the premium due for this **policy** using the **recurring payment arrangement** they have chosen.
 - (ii) Before the premium due date, **we** will charge the premium to a credit card or take the premium by GIRO from a bank account chosen by the **policyholder**.
 - (iii) The **policyholder** can change the chosen **payment frequency** and **recurring payment arrangement** by calling **us** or writing to **us** at least 21 days before the end of the **policy year**. The change will take effect from the start date of next **policy year**.

7 Payment before Cover Warranty

We (or **our** intermediary) must receive the premium due on or before:

- a** the start of this **policy**;
- b** the start date of next **policy year**, if this **policy** is renewed; and
- c** the subsequent premium due dates as shown in the debit note or tax invoice (which applies only if the **policyholder** chooses the monthly **recurring payment arrangement**).

If **we** or the intermediary do not receive the premium due on the dates as described above this **policy** will not be valid and renewed and **we** will not pay any benefits.

8 Renewal

If this **policy** is renewed, **we** will provide the new terms and conditions (if applicable) for the next **policy year** before the start date of the next **policy year**.

If **we** did not receive any request to cancel the **policy** as set out in general condition 19(c), **we** will collect the premium using the last **recurring payment arrangement** chosen by the **policyholder**.

This **policy** will apply for as long as **we** can successfully take the premium before the premium due date.

9 Paying benefits

We will pay the benefits listed in this **policy** only if the **policyholder** has:

- a** paid all the premiums due before the start date of the **policy**; and
- b** given **us** satisfactory proof of the claim.

For a policy with a monthly **recurring payment arrangement**, before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us** for the rest of the **policy year**.

We will pay all benefits shown in the **schedule** to the **policyholder**, except for the benefits under

section 2 and under benefit extensions 2c, which **we** will pay to **you** or **your** legal personal representative.

When **we** have paid the benefits, **we** will have no further legal responsibility to **you** and the **policyholder** under this **policy** for the claim.

10 Misrepresentation

We will treat this **policy** as void if the **policyholder** or **you** misrepresent any circumstance which affects **your** health condition, country of residence or pursuits or any information which may affect **our** decision to accept **your** application.

11 Changes in circumstance

If there is any change in circumstances affecting **your** risk, **you** must give **us** immediate written notice and pay any extra premium that **we** may ask for. In particular, **you** must tell **us** about any change in **your** health condition, the country where **you** are living in or **your** pursuits.

We can choose not to pay the claim if **you** have failed to inform **us** of any change in circumstances affecting **your** risk.

12 Fraud

You and the **policyholder** must not act in a fraudulent way. **We** will take the action shown below if **you**, the **policyholder** or anyone acting for **you**:

- a** make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b** make a statement to support a claim knowing the statement to be false in any way;
- c** send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d** make a claim for any **loss** or damage caused by **your** deliberate act or with **your** knowledge.

We may do the following.

- a** **We** will not pay the claim.

- b **We** will not pay any other claim which has been or will be made under the **policy**.
- c **We** may declare the **policy** invalid.
- d **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- e **We** will not refund **your** premium.
- f **We** may not allow **you** to buy other policies from **us**.
- g **We** may report **you** to the police.

13 Reasonable care

You must take all reasonable precautions to avoid an **injury** and take all practical steps to minimise claims.

14 Other insurance

If at the time of any incident which results in a claim under this **policy** **you** have other insurance covering the same loss, **we** will not pay more than **our** share (this does not apply to section 1 – final expenses, section 2 – **permanent disability** and section 6 – daily hospital income).

15 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in the **policyholder's** name against any other person.

16 Claims conditions

- a **You** or the **policyholder** must tell **us** as soon as possible, and in any case within 30 days, about any **accident** which may give rise to a claim under this **policy**.
- b If all or part of any expenses from other sources can be recovered, **we** will only pay the **policyholder** the amount that cannot be recovered.
- c **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

17 What you need to provide when you send us your claim

The **policyholder**, **you** or **your** legal personal representatives must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** will not refund any expense which **you** cannot provide original receipts or invoices for.

18 Free-look period

We will give the **policyholder** 14 days from the time they receive this **policy** to decide whether to continue with it. If the **policyholder** does not want to continue, they may write to **us** to cancel this **policy** and get a full refund of the premium paid as long as there has been no claim made under the **policy**. **We** consider that this **policy** has been delivered (and received) seven days after **we** post it.

19 Cancellation and refund

- a If **we** cancel the **policy**
 - (i) **We** can cancel this **policy** by giving the **policyholder** 30 days' written notice. **We** consider that they have received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email.
 - (ii) **We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due or **we** are not successful in taking the premium from the credit card or GIRO account the **policyholder** has chosen.

If **we** cancel the **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **your** application will depend on **us** accepting it based on **your** latest physical or medical conditions.

- b **We** will not refund any premium if a claim has been made under this **policy**.
- c If there is no claim under this **policy** and the **policyholder** cancels the **policy**

(i) Monthly recurring payment arrangement

- The **policyholder** may cancel this policy by calling **us** or writing to **us**. The date of cancellation will depend on when **we** receive the notice of cancellation.
- For cancellation after the 14 day free-look period (under general condition 18), **we** must receive the notice of cancellation no later than 21 days before the next monthly premium due date. The **policy** will then be cancelled on the day the monthly premium is due.
- But, if **we** receive the notice of cancellation less than 21 days before the next monthly premium due date, the **policy** will be cancelled on the following month when premium is due.

Cancellation of policy within monthly premium payment – For example	
Period of insurance	22 Sep 2018 to 21 Sep 2019
Monthly premium due date	22 (Sep, Oct, Nov, Dec, Jan, Feb and so on)
If we receive the notice of cancellation:	
On 1 Nov 2018	cancellation will take effect on 22 Nov 2018.
On 20 Nov 2018	cancellation will take effect on 22 Dec 2018.

(ii) Yearly payment arrangement

- The **policyholder** may cancel this policy by calling **us** or writing to **us** and cancellation will apply from the date we receive the notice of cancellation
- For cancellation after the 14-day free look period (under general condition 18), **we** will work out and refund the premium as follows if no claim has been made under this **policy**.

$\frac{\text{Period of insurance (in days still left to run)}}{\text{Original period of insurance of the policy}} \times 85\% \text{ of the premium paid}$
--

- **We** will not refund any premium below \$37.45 (after GST).

If **we** refund premiums, **we** will do so by cheque to the **policyholder**.

20 Ending the insurance

The **policy** will end immediately when:

- a **we** have paid 100% of the sum insured under section 1 or section 2;
- b **you** no longer meet any of the eligibility requirements set unless **we** have agreed in writing to provide cover; or
- c the lifetime limit in the **schedule** has been reached.

21 Excluding third party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

22 Currency and interest

All dollar amounts shown in the **policy** and **schedule** are in Singapore dollar (S\$). **We** will not add interest to any amount **we** pay.

23 Governing law

Singapore law will apply to this **policy**.

24 Feedback procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to:
sq@income.com.sg.

Our promise to you

We will:

- acknowledge **policyholder's** complaint promptly;
- investigate quickly and thoroughly;
- keep the **policyholder** informed of **our** progress; and
- do everything possible to deal with the **policyholder's** complaint.

If the **policyholder** is not satisfied with **our** final decision on **your** claim, the **policyholder** may refer the case to Financial Industry Disputes Resolution Centre Ltd (FIDReC), an independent and impartial institution specialising in solving disputes between financial institutions and consumers.

Their website address is www.fidrec.com.sg.

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 Income or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).