

AIA WANDERPLUS COVER 2025
POLICY SCHEDULE AND POLICY CONTRACT

POLICY SCHEDULE

Group Policy Number : 85434

Effective Date of Coverage : Coverage will begin for customer on the date stipulated in the enrolment confirmation email from AIA

Expiry Date of Coverage : 14 September 2025

Table of Benefits

Benefits	Amount Covered (\$)
1. Travel Cancellation	Up to 500
2. Travel Postponement	Up to 500
3. Death or Dismemberment due to Accident	10,000
4. Cover in the event of Strike, Civil Unrest, Riot or Commotion and Terrorist Act	Yes

POLICY TERMS AND CONDITIONS

DEFINITIONS

1. **Accident** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden accidental means.
2. **Amount Covered** refers to the insured amount for the Benefit specified in the Table of Benefits in the Policy Schedule.
3. **Applicant or Insured Person** refers to the person covered under the Policy, as described under the Eligibility section.
4. **Area of Travel** refers to the selected travel destination group shown in the Policy Schedule or on any endorsement. The travel destinations are **Worldwide** which refers to any countries outside Singapore and includes Asia.
5. **Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
6. **Civil Unrest, Riot or Commotion** shall mean a gathering of persons (organized or unorganized) to promote their views and this gathering of persons becomes violent (whether or not police and/or military respond). The gathering of persons asserting sovereign rights and operating on behalf of a sovereign state shall not be considered as Civil Unrest, Riot or Commotion. These terms do not include an individual act of violence.
7. **Common Carrier** refers to any land, water or air conveyance operating under a valid license in the country that the Insured is in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It neither includes taxis nor any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.
8. **Hospitalisation** shall mean confinement in a Hospital for no minimum duration as long as the Hospital makes a charge for room and board.

- 9. Hospital** refers to a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioners available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a prearranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.
- 10. Immediate Family Member** shall refer to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandchild, brother, sister, niece, nephew, aunt, uncle, brother-in-law or sister-in-law who are residing in Singapore.
- 11. Injury** shall mean bodily injury which is sustained by an Insured Person during the Period of Insurance and is caused by an Accident solely and independently of any other causes, within 90 days from the date of such Accident.
- 12. Loss of Fingers or Toes** shall mean loss of use or complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.
- 13. Loss of hearing** shall mean permanent irrevocable loss of hearing where: If a dB = Hearing loss at 500 Hertz; and
If b dB = Hearing loss at 1000 Hertz; and
If c dB = Hearing loss at 2000; and Hertz
If d dB = Hearing loss at 4000 Hertz where
 $\frac{1}{6}$ of (a+2b+2c+d) is above 80dB.
- 14. Loss of Limb** shall mean irrevocable loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 15. Loss of Sight** shall mean the entire and irrevocable loss of sight, and which is beyond remedy by any form of medical treatment.
- 16. Loss of Speech** shall mean the disability in articulating any three or 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.
- 17. Loss of Use** shall mean total functional disablement and is treated like the total loss of said limb or organ in all aspects of living.
- 18. Major Travel Event** refers to:
- a) Natural Disaster;
 - b) epidemic or pandemic as declared by the World Health Organisation;
 - c) major industrial accident;
 - d) Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
 - e) Strike resulting in cancellation of scheduled Common Carrier services; or
 - f) any event leading to airspace or multiple airport closures.
- 19. Natural Disaster** means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.
- 20. Period of Insurance** refers to the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or endorsement (if any).
- 21. Permanent** shall refer to a state or condition lasting a continuous period of 365 days from the date of Accident and at the expiry of that period being beyond hope of improvement.
- 22. Policy** refers to:
- a. this document including the Policy Schedule;
 - b. the application for this Policy;
 - c. declarations of this Policy; and

d. the endorsements (if any).

23. Pre-existing Condition refers to any condition for which:

- (a) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period preceding the commencement of a Trip;
- (b) medical advice or treatment was recommended by a Physician within a 12 month period preceding the commencement of a Trip; or
- (c) a reasonable person in the circumstances would be expected to be aware of within a 12 month period preceding the commencement of a Trip.

24. Prohibited Person refers to a person or entity (including any director or any direct or indirect shareholder of, or any person having executive authority in such entity) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which has the effect of prohibiting AIA from providing insurance coverage, transacting business with or otherwise offering any economic benefits to such person or entity under the Policy.

25. Qualified Medical Practitioner shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's immediate family member, travel companion, business partner, employer or employee, or a person who is related to the Insured Person in any way.

26. Serious Injury or Serious Sickness whenever applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Trip. When applied to the Immediate Family Member, it shall mean Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation of his/her original Trip.

27. Sickness shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst on a Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his license to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Condition and the nature of the health condition is not excluded from this Policy.

28. Singapore Resident

- (i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the application date of the policy and is not currently residing in Singapore; or
- (ii) is a permanent resident, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
- (iii) has a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
- (iv) has a pass or permit required under the Immigration Act 1959 that has a duration longer than 90 days and has resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

29. Strike shall mean any organized, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act in minimizing the consequences of such an act.

30. Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. **Terrorist Act** shall also include any act, which is verified or recognized by the relevant government as an act of terrorism. One can consider civil unrest as an extended and/or sporadic period of group violence within a country, province or town.

- 31. Travel Companion** shall mean one (1) person who is booked to accompany an Insured Person on the entire Trip.
- 32. Trip** refers to a journey from Singapore to a destination within the Area of Travel that does not exceed 90 consecutive days and for which cover shall commence from:
1. The later of the Effective Date of Coverage or the time of departure for the Trip; and
 2. Shall continue under the earlier of:
 - a) The Insured Person's arrival in Singapore; or
 - b) The expiry date of the Period of Insurance.
- 33. War** shall mean war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 34. We, us or our** refers to AIA Singapore Private Limited, its assigns and successors in title.
- 35. You or your** refers to the Applicant or Insured Person.

Where the **context** requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.

Any examples set out in the Policy are purely for illustrative purposes only and shall not affect the construction and interpretation of the Policy.

ELIGIBILITY AND TERMINATION

Section A: Eligibility

To be eligible for cover under this Policy, an Insured Person must:

- (A) at the time of the Effective Date of Coverage:
- (i) be a Singapore Resident and hold a valid NRIC/ FIN; and
 - (ii) be aged between 21 years old and 65 years old (age last birthday); and
 - (iii) not be an individual residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka; and
 - (iv) not be a citizen of a sanctioned country, and is not a Prohibited Person;
- and
- (B) at the time of Policy application:
- (i) hold at least one valid (i.e. not suspended, cancelled and/ or terminated) primary credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards)

For clarity, the above criteria do not affect the operation of the provisions of **General Provisions Section J. No Cover** below.

Section B: Termination

The coverage for an Insured Person under this Policy shall automatically terminate on the earliest occurrence of the following:

- (i) The Expiry Date of Coverage as specified in the Policy Schedule; or
- (ii) Upon the admission of a claim for payment of the Amount Covered for Death due to Accident benefit; or

- (iii) Upon the admission of one or more claims for Dismemberment due to Accident benefit described in the Schedule of Indemnity, subject to the cap applicable to the total compensation payable; or
- (iv) When a claim is made and admitted for travel cancellation and/or postponement; or
- (v) When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- (vi) The date on which the Policy is terminated; or
- (vii) The date communicated to the Policyholder and the Insured Person by us as the date the Policy ceases on account of war, or an act of war, such date being determined at our discretion.

BENEFIT PROVISIONS AND EXCLUSIONS

Section A - BENEFITS

1. Travel Cancellation

We shall pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within sixty (60) days before the date of commencement of the Trip up to the specified limit applicable to the Policy:

- a) Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Immediate Family Members or Travel Companion or business partner who is resident in Singapore;
- b) Unexpected outbreak of Strike, Civil Unrest, Riot or Commotion or epidemic or Natural Disaster arising out of circumstances beyond the control of the Insured Person at the planned destination;
- c) Serious damage to the Insured Person's principal residence from a Natural Disaster within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date;
- d) Witness summons or jury service of the Insured Person;
- e) Insolvency of a travel agent from which the Trip was purchased;
- f) Any event leading to airspace or airport closures; or
- g) Hospitalisation for care and treatment of diagnosed mental or psychological condition for the Insured Person.

When an Insured Person cancels the Trip and a claim is made and admitted for this benefit, all benefits under Section A shall immediately terminate and the Insured Person is no longer entitled to them.

EXCLUSIONS

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. Any loss caused directly or indirectly by carrier caused cancellation;
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Should this insurance be applied less than seven (7) days before the date of departure (with the exception of death or Serious Injury resulting from Accident only of the Insured Person, the Insured Person's Immediate Family Member or Travel Companion);
4. Caused directly or indirectly by government regulations or control;
5. Where insolvency of a travel agent from which the Trip was purchased had occurred, or for which a petition for bankruptcy or similar petition was filed before the application of this insurance;
6. Any loss or expenses arising from use of any air miles, accommodation or holiday points that the Insured Person used to pay for the trip in part of in full and/or;
7. Any loss or expense that results from Strike, Civil Unrest, Riot or Commotion or epidemic or Natural Disaster which was publicly known at the time the Trip was booked or this insurance was applied, whichever is later;
8. Any loss of expenses directly or indirectly arising from COVID-19 related matters, including but not limited to laws and regulations of that country relating to COVID-19 and any of that country's government-imposed restrictions, orders, directives, protocols and measures required to be complied with in connection with COVID-19 related matters, regardless of whether or not the

Insured Person was infected with COVID-19 at the relevant time.

2. Travel Postponement

If the trip is postponed due to any of the following unexpected events occurring within 60 days (except item c) before the date of the departure of the Trip:

- a) Death or Serious Injury or Serious Sickness or compulsory quarantine of Insured Person or Insured Person's Immediate Family or Travel Companion or business partner who is resident in Singapore;
- b) Major Travel Event that prevents the Insured Person from traveling to the selected Area of Travel as outlined in the trip itinerary;
- c) Serious damage to the Insured Person's principal residence in Singapore arising from Natural Disaster within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date;
- d) Witness summons or jury service of the Insured Person.

We will reimburse up to the Amount Covered of this benefit for the resulting administrative charges charged by the airline, transport provider, travel agent or tour operator to postpone the booked transport for your Trip departing from and returning to Singapore for which full payment was made, the Insured Person is legally liable, and which are not recoverable from any other sources.

When an Insured Person postpones the Trip and a claim is made and admitted for this benefit, all benefits for the Insured Person shall immediately terminate and the Insured Person is no longer entitled to them.

EXCLUSIONS

We shall not be liable for any loss or damage arising directly or indirectly from the following events or circumstances:-

1. Carrier caused cancellation;
2. Where the loss or damage is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Should this insurance be applied less than seven (7) days before the date of departure (with the exception of death or Serious Injury resulting from Accident only of the Insured Person, the Insured Person's Immediate Family or Travel Companion);
4. Government regulations or control;
5. Where insolvency of a travel agent from which the Trip was purchased had occurred, or for which a petition for bankruptcy or similar petition was filed before the application of this insurance;
6. Use of any air miles, accommodation or holiday points that the Insured Person used to pay for the trip in part or in full and/or
7. Strike, Civil Unrest, Riot or Commotion or epidemic or Natural Disaster which was publicly known at the time the Trip was booked or this insurance was applied whichever is later;
8. Any loss of expenses directly or indirectly arising from COVID-19 related matters, including but not limited to laws and regulations of that country relating to COVID-19 and any of that country's government-imposed restrictions, orders, directives, protocols and measures required to be complied with in connection with COVID-19 related matters, regardless of whether or not the Insured Person was infected with COVID-19 at the relevant time.

3. Death or Dismemberment due to Accident

In the event the Insured Person sustains an Injury during the Trip which results in any of the following events in the Schedule of Indemnity (as detailed in the policy contract) within 365 days from the date of the Accident, we will pay a lump sum equal to the percentage of the Amount Covered as set out in the Schedule of Indemnity below. The total compensation payable in respect for all the events set out in the Schedule of Indemnity below due to the same Injury is arrived at by adding together the various percentages but shall not exceed 125% of the Amount Covered and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter. We shall in our absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 14 inclusive.

Schedule of Indemnity

	<u>Event</u>	<u>% of Amount Covered</u>
1.	Death due to Accident	100
2.	Permanent Total Loss of Sight of one (1) eye	100
3.	Loss of or the Permanent Total Loss of one (1) Limb	125
4.	Permanent and incurable insanity	100
5.	Permanent Total Loss of Hearing	
	- both ears	75
	- one (1) ear	25
6.	Permanent Total Loss of Speech	50
7.	Total loss of the lens of one (1) eye	50
8.	Loss of or the Permanent Total Loss of Use of four (4) fingers and thumb of a hand	70
9.	Loss of or the Permanent Total Loss of Use of four (4) fingers of a hand	40
10.	Loss of or the Permanent Total Loss of Use of one (1) thumb	
	- both phalanges	30
	- one (1) phalanx	15
11.	Loss of or the Permanent Total Loss of Use of a finger	
	- three (3) phalanges	10
	- two (2) phalanges	7.5
	- one (1) phalanx	5
12.	Loss of the Permanent Total Loss of Use of Toes	
	- all toes of one (1) foot	15
	- great toe – two (2) phalanges	5
	- great toe – one (1) phalanx	3
	- a toe other than the great toe	1
13.	Fractured leg with established non-union or patella with established non-union	10
14.	Shortening of the leg by at least five (5) cm	7.5

EXCLUSIONS

We shall not be liable for any claim directly or indirectly as a consequence of, any kind of disease, Sickness or bacterial infection.

STRIKE, CIVIL UNREST, RIOT OR COMMOTION AND TERRORIST ACT

This Policy is extended to cover the Insured Person against death or Injury or inconveniences as specified as a result of Strike, Civil Unrest, Riot or Commotion or Terrorist Act whilst overseas. We shall not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

Section B - GENERAL EXCLUSIONS

We shall not pay under this Policy for loss or liability directly or indirectly arising as a result of:

1. Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
2. An Insured Person being
 - a) A terrorist;
 - b) A member of a terrorist organization;
 - c) A narcotics trafficker; or
 - d) A purveyor of nuclear, chemical or biological weapons;
3. Loss of or damage resulting from willful, malicious or unlawful act of negligence of the Insured Person;

4. Any act of War, act of a foreign enemy (whether declared or not), civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power;
5. Any action taken by any government authority including confiscation, seizure, destruction and restriction;
6. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
7. Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
8. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
9. Any illegal or unlawful act by the Insured Person;
10. Suicide or attempted suicide or intentional self-injury or provoked assault or intoxication or drugs;
11. The Insured Person employed on merchant vessels, engaging in naval, military airforce or civil defence personnel or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives or hazardous substance; and/or
12. Any Pre-Existing Condition;
13. Sexually transmitted diseases AIDS, HIV infections and AIDS related infections; and/or
14. Congenital anomalies.

CLAIMS PAYMENT AND PROCEDURES

We must be notified through the submission of a completed claim form and other proof of loss documents as may be determined by us to our satisfaction. Such claim submission and proof of loss must be filed with us within 90 days after the date of such loss and there must be sufficient particulars to enable us to identify the Insured Person, the occurrence, nature and extent of the loss.

The occurrence of a covered event must be proven to our satisfaction; all medical reports, information and evidence required shall be furnished at your expense.

Benefits for the loss of life of the Insured Person are payable to the estate of the Insured Person. All other benefits of this Policy are payable to the Insured Person.

GENERAL PROVISIONS

Section A: Applicant

Insured Person, as the Applicant, can exercise all the rights, privileges and options under the Policy during the Period of Insurance. This would be subject, where applicable, to the rights of any assignee or trustee.

Section B: Applicable Law

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the law of Singapore.

Section C: Assignment

Neither the benefits nor this Policy may be assigned, pledged or used as security by you in any transaction.

Section D: Burden of Proof

In any action, suit or proceeding where we allege that any loss is not covered by the Policy due to any applicable exclusion, the burden of proving that such loss is covered by the Policy shall be upon you, or such other claimant.

Section E: Cancellation

We have the right to cancel this Policy at any time in the event that we decide, at our sole discretion, to cancel:

- (i) the entire portfolio of this insurance;
- (ii) a particular plan type of this insurance; and/or
- (iii) this insurance for a particular group of insured persons

by giving 30 days' notice in writing to Insured Persons at their last known address.

Section F: Contracts (Rights of Third Parties) Act 2001

Save and except where contrary to Singapore law governing any of the benefits granted under this Policy, or where expressly provided otherwise, a person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of this Policy.

Notwithstanding anything in this Policy, the consent of any third party (including the Insured Person) is not required for any variation (including any release or compromise of any liability) or termination of this Policy.

Section G: Currency

The amounts to be paid by us shall be in the currency shown on the Policy Schedule.

Section H: Legal Proceedings

No action in law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of time within which such proof of claim is required by the Policy, unless we agree to otherwise in writing.

Section I: Modifications

The Policy's provisions cannot be changed or varied by any of our employees, independent contractors or agents unless such change is contained in an endorsement signed by our duly authorised officer.

The clauses in the Policy are subject to the provisions of the Insurance Act 1966 and other relevant laws, including subsequent changes or replacements of such provisions from time to time. In response to regulatory requirements or changes beyond our control required by law, we may amend the terms and conditions of the Policy by informing you of the relevant changes and such changes will become effective from a date specified.

Section J: No Cover

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent companies and/or our ultimate controlling entities, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy

based on:

- (i) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of you, or claimant or the parent company and ultimate controlling entity of you, or claimant; or
- (ii) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this Policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

Section K: No Nomination

The Insured Person is not allowed to nominate any person as a beneficiary of any benefit under the Insurance Act 1966, Singapore.

Section L: 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 information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Section M: Personal Data

You agree to the terms and conditions with regard to your personal data and information contained in your application.

Section N: Proper Discharge

Payment made in accordance with this Section shall release us of all liabilities under this Policy.

We will make payment under the Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion. These persons may include:

- (a) the Insured Person; or
- (b) the estate of the Insured Person.

Section O: Policy Non-Participating

This Policy shall not participate in any surplus distribution by us.

Section P: Subcontractors and Delegates

Notwithstanding any other agreement to the contrary, we may in our sole and absolute discretion subcontract or delegate any of our services in the administration of the Policy or the performance of its other obligations under this Policy to a third party appointed by us at our own cost and expense, subject that we will remain responsible and liable to Insured Persons for the work and activities of each subcontractor or delegated person for our obligations under this Policy.

Date : 15 May 2025



A handwritten signature in black ink, appearing to be 'D. S. S.', written over a circular stamp.

Registrar

A handwritten signature in black ink, appearing to be 'J. M. S.', written over a circular stamp.

Chief Executive Officer

IMPORTANT NOTE: 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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

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