

AIA PAW SAFE

POLICY DOCUMENT

SECTION 1: GENERAL DEFINITIONS

The following definitions will apply to this Policy (where applicable):

1. **Accident** or **Accidental** refers to an unforeseen and involuntary event.
2. **Dog** refers to the dog:
 - (a) whose name is shown in the Policy Schedule or renewal certificate or endorsement (if applicable);
 - (b) on whose life this Policy is effected and is aged between three (3) months and seven (7) years; and
 - (c) staying with you at the address stated in the application or such other address in Singapore as stated in any endorsement.
3. **Household Member** refers to the people living with you at the address stated in the application or such other address in Singapore as stated in any subsequent endorsement.
4. **Injury** refers to bodily injury sustained in an Accident and not by or through any other cause, illness or disease.
5. **Insured Amount** refers to the amount shown in relation to the relevant benefit on the Policy Schedule or renewal certificate or on any endorsement (if applicable), and which is used to determine the amount of benefits payable under this Policy.
6. **Period of Insurance** shall be such period as specified in the Policy Schedule, endorsement or renewal certificate.
7. **Policy** refers to:
 - (a) this document;
 - (b) the Policy Schedule;
 - (c) the application;
 - (d) renewal certificate; and
 - (e) any endorsements.
8. **Policy Date** refers to the date stated on the Policy Schedule or endorsement (if applicable), whichever is later, and refers to the date when coverage under this Policy takes effect. The date from which policy years, policy months, policy anniversaries and Premium Due Dates are determined shall be derived from the date stated on the Policy Schedule.
9. **Premium Due Date** refers to the date when the premium payment under this Policy is due.
10. **Treatment** shall mean any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care provided by a veterinary practice or if instructed by a Veterinarian.
11. **Veterinarian** refers to a veterinary surgeon registered with the AVA (Agri-food and Veterinary Authority) in Singapore.
12. **We**, **“us”** or **“our”** refers to AIA Singapore Private Limited (Reg. No.201106386R).
13. **You** or **“your”** refers to the applicant and owner of this Policy whose name is shown in the Policy Schedule or renewal certificate or endorsement (if applicable) and shall mean the owner of the Dog.

Wherever the context requires, unless specified otherwise, words importing the singular shall include the plural and vice versa; and words importing a specific gender shall include all other genders.

AIA SINGAPORE PRIVATE LIMITED

SECTION 2: BENEFITS

PART 1 : ACCIDENTAL DEATH

We will pay the purchase price of your Dog or the Insured Amount, whichever is lower, if your Dog dies as a result of an Injury within 90 days from the date of the Accident in Singapore.

PART 2 : VETERINARY FEES DUE TO ACCIDENT

We will reimburse you up to the Insured Amount for each Period of Insurance if you incur Veterinary Fees as a result of any Treatment of an Injury which your Dog has sustained in Singapore, provided that the Veterinary Fees are incurred within 30 days of the Injury.

There shall be a deductible of S\$150 payable by you for each claim.

For such purposes, **Veterinary Fees** refers to the amount a Veterinarian in general practice usually charges.

PART 3 : CREMATION OR BURIAL EXPENSES DUE TO DEATH BY ACCIDENT

We will reimburse you up to the Insured Amount for the cremation or burial expenses incurred for the disposal of your Dog in Singapore if it dies as a result of the Injury within 90 days from the date of the Accident in Singapore.

PART 4 : LOSS OF DOG DUE TO THEFT

We will pay the purchase price of your Dog or the Insured Amount, whichever is lower, for each Period of Insurance if your Dog is not found within 28 days of being reported stolen from the address stated in the application or such other address in Singapore as stated in any subsequent endorsement.

There shall be a deductible of S\$250 payable by you for each claim.

If your Dog is found after we have made payment of the claim under this benefit, you are to pay back such amounts received from us under this Policy.

PART 5 : THIRD PARTY LIABILITY

We will indemnify you up to the Insured Amount for each Period of Insurance that you will be held legally liable to pay as compensation for:

- a) Injury inflicted by your Dog to any person (not being your Household Member) in Singapore and provided that at the time of the occurrence of the event giving rise to the Injury, such person is not engaged by you for services; or
- b) Accidental loss or damage by your Dog to property in Singapore belonging to any person. Property belonging to you or under your control is not covered. Property belonging to or under the control of your Household Member or persons engaged by you for services is also not covered.

If your Dog together with other dogs are involved in causing the above Injury or damage, we will only pay for the share or portion of the Injury or damage which we determine to be caused by your Dog. This will apply even if the other dogs belong to you.

Only the following items are covered under this benefit:

- (i) compensation and costs awarded against you by a court of law; and/or
- (ii) legal cost and expenses for conducting your defense incurred with our prior written approval.

There shall be a deductible of S\$1,000.00 payable by you for each claim.

AIA SINGAPORE PRIVATE LIMITED

SECTION 3: EXCLUSIONS

3.1 GENERAL EXCLUSIONS

Subject to the terms applicable to the relevant sections of this Policy, this Policy shall not apply to any loss that is caused directly or indirectly, partly or wholly by any of the following occurrences:

- a) war, hostilities (whether declared or not), terrorist activity, revolution, military or usurped power, civil commotion or such similar events;
- b) radioactive contamination, nuclear fallout or other similar events;
- c) congenital or hereditary defects or diseases;
- d) elective or cosmetic procedures;
- e) expression or removal of anal glands or anal sacculitis;
- f) breeding or conditions related to breeding;
- g) special diets, pet foods, vitamins, minerals supplements or transporting expenses, grooming costs and vaccinations;
- h) diseases which are preventable by vaccines;
- i) vicious tendencies or behavioral problems shown by your Dog;
- j) orthodontics, endodontics and removal of deciduous teeth;
- k) diagnosis, medical management or surgical correction of anterior cruciate ligament damage or rupture;
- l) diagnostic tests and Treatments for conditions excluded or limited by this Policy;
- m) skin problems caused by allergies or parasites;
- n) sexually transmitted diseases, rabies, epidemic outbreaks whether vaccinated against or not, or any disease suffered by your Dog for which you are required by law to notify to the relevant public authority;
- o) organ transplants;
- p) consequential loss;
- q) any loss which is a result of you breaking the Singapore regulations including any regulations on animal health and import of animals;
- r) pre-existing conditions which refers to any physical condition or the existence of any illness, disease or Injury that was diagnosed, treated, or for which drugs were prescribed or a Veterinarian was consulted, within 12 months prior to the Policy Date;
- s) an Injury related to your Dog being pregnant or having puppies;
- t) castration (including castration for cryptorchidism);
- u) charges for ambulance service unless in cases of emergency for which the Veterinarian confirms that such ambulance service is essential for your Dog's health and well-being;
- v) any birth-related Injury;
- w) fees for the cost of any Treatment your Dog has received after the Period of Insurance;
- x) resulting from any illness for which compulsory vaccinations against distemper, hepatitis, leptospirosis, parvovirus were not carried out;
- y) arises from a malicious, wilful or criminal act by:
 - (i) you or someone acting on your behalf;
 - (ii) someone caring for or in control of the Dog;
 - (iii) one of your Household Members, relatives, agents, employees, licensees, paying guests, someone living with you;
 - (iv) other person in contractual relationship with you; or
- z) dog breeds of the following: Mastiffs, Bull Terrier, Staffordshire Bull Terrier, Pit Bull Terrier, American Pit Bull Terrier, Argentina Dog, Canary Dog, American Bulldog or a dog crossed with any dog crossed with any of these breeds and/or wolves.

3.2 ADDITIONAL EXCLUSIONS APPLICABLE TO PART 2 OF SECTION 2 (VETERINARY FEES DUE TO ACCIDENT)

In addition to the other terms, conditions and general exclusions of this Policy, the benefit under Part 2 of Section 2 (Veterinary Fees Due to Accident) will also not cover any liability arising directly or indirectly, partly or wholly from:

- a) time and travelling expenses to the Veterinarian's premises or clinic;
- b) Treatment not directly related to an Injury, including cosmetic or preventive Treatment, cosmetic dentistry, trimming, scaling or polishing teeth, grooming or nail clipping, or such Treatment that you choose to have carried out that is not directly related to an Injury;

AIA SINGAPORE PRIVATE LIMITED

- c) killing and controlling fleas, general health improvers and any Treatment in connection with pregnancy or birth;
- d) food, including food prescribed by a Veterinarian;
- e) vaccinations, spaying and castration except for the cost of treating any complications arising from these procedures;
- f) putting your Dog to sleep or otherwise disposed of by court order or any notifiable disease;
- g) house calls for Treatment of your Dog unless the Veterinarian believes that moving your Dog would cause damage to its health;
- h) extra costs for treating your Dog outside usual surgery hours, unless the Veterinarian believes that an emergency consultation is required and as verified by a Veterinarian in writing;
- i) bathing your Dog unless a Veterinarian believes only a Veterinarian or a member of a veterinary practice can bathe your Dog as a result of an Injury;
- j) Treatment of conditions arising from your Dog being overweight, except weight gain as a result of the Injury;
- k) costs not supported by receipts or invoices from any Veterinarian or where the receipts or invoices do not show full details of the costs incurred; or
- l) any fee charged by the Veterinarian to fill out any of our forms.

3.3 ADDITIONAL EXCLUSIONS APPLICABLE TO PART 4 OF SECTION 2 (LOSS OF DOG DUE TO THEFT)

In addition to the other terms, conditions and general exclusions of this Policy, the benefit under Part 4 of Section 2 (Loss of Dog due to Theft) will also not cover any liability arising directly or indirectly, partly or wholly from:

- a) theft of your Dog not involving forcible or violent entry to a secure area, such as a pen or your home; or
- b) if you or anyone looking after your Dog has freely parted with it, even if tricked into doing so.

3.4 ADDITIONAL EXCLUSIONS APPLICABLE TO PART 5 SECTION 2 (THIRD PARTY LIABILITY)

In addition to the other terms, conditions and general exclusions of this Policy, the benefit under Part 5 Section 2 (Third Party Liability) will also not cover any liability arising directly or indirectly, partly or wholly from:

- a) any incidents that take place, directly or indirectly, as a result of your profession, occupation or business;
- b) compensation, costs and expenses arising from your contractual obligations;
- c) if you, or any person who lives with you, or are engaged by you for services are responsible for or are looking after the property that is damaged;
- d) if you have not followed instructions specifically given to you by the previous owners or re-homing organisation about the behavioral pattern of your Dog;
- e) if you violate or attempt to violate the law or resist arrest;
- f) air, water or soil pollution, unless the pollution is a result of an Accident involving your Dog;
- g) your Dog fighting with other animals; or
- h) any deliberate acts by you or your Household Members.

AIA SINGAPORE PRIVATE LIMITED

SECTION 4: GENERAL PROVISIONS

1. CONDITIONS PRECEDENT TO OUR LIABILITY

The due observance and fulfillment of the terms and conditions of this Policy in so far as they relate to anything to be done or not to be done by you and the truth of the statements and answers in the application shall be conditions precedent to any liability on us to make any payment under this Policy.

In addition to the other terms and conditions of this Policy, the following are conditions precedent to any liability under this Policy for which you will provide all relevant documents (including but not limited to the health certificate and vaccination card) at your own expense to show satisfaction of the relevant conditions:

- a) you will provide proper care and attention at all times to your Dog, which includes arranging, and paying for any Treatment normally recommended by your Veterinarian to prevent or reduce the risk of illness or Injury;
- b) your Dog has undergone annual vaccinations as may be recommended by the Veterinarian and carried out under veterinary supervision. Your Dog in particular has to be vaccinated against distemper, hepatitis, leptospirosis and parvovirus;
- c) your Dog must be in perfect health and free from Injury, illness, physical disability and disease at the time of application up to our acceptance of your application unless this has been disclosed by you and accepted by us;
- d) your Dog must be licensed or implanted with a microchip; and
- e) there are not more than two (2) dogs (inclusive of your Dog under this Policy) in your household.

2. RELEASE OF INFORMATION

You agree that you will release or procure the release of any information that we may require concerning your Dog from the Veterinarian that has treated your Dog. Any expenses or fees charged by the Veterinarian for the release of such information will be solely borne by you.

3. THE CONTRACT

This Policy is only for the Period of Insurance as shown on Policy Schedule or renewal certificate, as the case may be, which cover will be subject to the provisions of this Policy.

This Policy is a legally enforceable agreement between you and us. We agree to provide the benefits set out in this Policy in exchange for the premiums paid by you.

We will rely on the information provided to us in deciding whether or not to accept your application. All statements made in your application are, in the absence of fraud, regarded as representations and not warranties. In other words, you must answer all the questions in your application accurately, and reveal all the facts you know, or ought to know. Otherwise, we can void or deny a claim or vary the terms and conditions under this Policy.

4. MODIFICATIONS

Your 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 provisions in this Policy are subject to the provisions of the Insurance Act (Cap.142) 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 this Policy by informing you of the relevant changes and such changes will become effective from a date specified.

5. FREE LOOK

We will give you 14 days from the time you receive this Policy to decide whether you want to continue with it.

AIA SINGAPORE PRIVATE LIMITED

If you do not want to continue, you may cancel this Policy in writing and get a refund of your premiums paid, including Goods and Services Tax (GST) without interest, provided no claim has been made under this Policy.

This Policy shall be considered to be delivered and received by you on the date we send this Policy via electronic mail, or seven (7) days from the date we mail this Policy to the mailing address indicated in the application for this Policy via post.

6. CLAIMS PROCEDURES

(a) Time for Notice of Claim

You shall, on the occurrence of any loss or damage, give us written notice within 30 days of such occurrence.

(b) Notice to Police under Part 4 of Section 2 (Loss of Dog due to Theft)

Where such loss occurs under Part 4 of Section 2 (Loss of Dog due to Theft) you shall give notice to the police within 24 hours after discovering that your Dog has been stolen. You will have to furnish us a copy of the police report as part of the documents supporting your claim.

(c) Proof of Claim

You shall submit a claim in writing to us at your own expense within 30 days after the occurrence of such loss or damage for which a claim may be made under this Policy with such detailed particulars including the possibility of retaining such damaged items and proofs as may be required by us and affirmative proof must be furnished at your expense together with any official statement of accounts and receipts.

(d) Sufficiency of Claim

There must be sufficient particulars in the notice of claim to enable us to identify you or your Dog.

(e) Form for Filing Proof of Loss

We will, upon receipt of such notice, furnish to the claimant such forms for filing proof of loss.

(f) Payment of Loss

Each claim for loss shall be adjusted separately. When the amount of each loss is determined after adjustment, the applicable deductible amount in the Policy shall be subtracted before we pay the net amount.

(g) Additional claim documents for Part 1 of Section 2 (Accidental Death) and Part 4 of Section 2 (Loss of Dog due to Theft)

The original receipts or invoices indicating the purchase price of your Dog must be submitted for any claims made under Part 1 of Section 2 (Accidental Death) and Part 4 of Section 2 (Loss of Dog due to Theft).

(g) Medical Examination

We shall have the right and opportunity to examine the Dog when and as often as it may reasonable require during the pendency of the claim, and also the right and opportunity to require an autopsy to be conducted in the case of death.

AIA SINGAPORE PRIVATE LIMITED

(h) Legal Proceedings

No proceedings may be commenced against us prior to the expiration of 60 days after filing and furnishing written proof of loss to us in accordance with the terms of this Policy. Under no circumstances should such proceedings be commenced against us after two (2) years from the earlier of the date on which written proof of loss has been or should be so furnished in accordance with the terms of this Policy.

(i) Disputes

Notwithstanding any provision of this Policy, in the event of any dispute or disagreement regarding the appropriateness or correctness of any diagnosis, we have the right to require an examination of the Dog or the evidence used in arriving at such diagnosis to be conducted by a party acknowledged to be an expert in the field of medicine concerned and as selected by us. The opinion of such expert on the diagnosis in dispute will be binding on you and us.

7. OWN INSURER

If at the time of any loss or damage, the Insured Amount of any event or loss shall be less than the total value covered, you will be your own insurer for the difference.

8. NON-ADMISSION

You shall make no admission, offer, promise or payment to any third party without our prior written consent. We may at our discretion take over and conduct in your name the defence of any claim or commence any claim for indemnity or damages against any third party, and shall have full discretion in the conduct of any proceedings in the settlement of any claim and you shall give all such information and assistance as we may require.

9. FRAUD AND MISREPRESENTATION

If you or anyone acting on your behalf fraudulently makes any claim under this Policy or obtains any sum payable under this Policy through fraudulent means or devices, all benefits paid under this Policy shall be forfeited and must be immediately repaid. This Policy will be terminated immediately and there will be no refund of premiums.

10. OTHER INSURANCES

We shall not be liable for any loss, damage or liability which at the time of the happening of such loss, damage or liability is insured by or would but for the existence of this Policy be insured by any other policy or policies except in respect of any deductible beyond the amount which would have been payable under the policy or policies had this insurance not been effected.

You shall give us notice of any insurance or insurances already effected, or which may subsequently be effected, covering any of the items or property insured under this Policy. Unless such notice is given and the particulars of such insurance is stated or endorsed on this Policy by us before the occurrence of any loss or damage, all benefits under this Policy shall be forfeited.

11. SUBROGATION

If we make any payment or otherwise make good any loss applying under this Policy, we will be subrogated to all your rights of recovery against any other person. You will complete, sign and deliver any documents necessary to enable us to effectively pursue and enforce such rights and if necessary, to bring a claim in your name. You will not take any action following a loss to prejudice such rights of subrogation under this provision.

12. BURDEN OF PROOF

In any action, suit or proceedings where we allege, that by reason of the provisions of any exclusion which may be applicable, that any loss, destruction or damage is not covered by this Policy, the burden of proving that such loss, destruction or damage is covered shall be upon you.

AIA SINGAPORE PRIVATE LIMITED

13. ADJUSTMENT OF INSURED AMOUNT AFTER EVERY LOSS

In the event of payment by us for any loss insured under this Policy, the Insured Amount shall thereafter be automatically reduced either:

- a) in the case of total loss, by the amount of such payment, inclusive of any applicable deductible payable by you for each and every claim; or
- b) in the case of reimbursement, by the actual cost of reimbursement, inclusive of any applicable deductible payable by you for each and every claim.

The maximum liability for each benefit during any one (1) Period of Insurance shall not exceed the Insured Amount.

14. RENEWAL

This Policy is issued for a period of one (1) year commencing from the Policy Date or each renewal date, as the case may be. This Policy is not guaranteed yearly renewable. Any renewal will be subject to our agreement and will be effective on this Policy's anniversary date and will be subject to the following conditions:

- (a) this Policy is in force on the date of renewal and has not been cancelled pursuant to Part 16 of Section 4 (Cancellation);
- (b) renewal is only available on each policy anniversary date, up to the policy anniversary date immediately prior to the Dog's 8th birthday; and
- (c) we receive and accept payment of this Policy's premium in accordance with the premium rates then applicable on the date of renewal.

15. PREMIUM PROVISIONS

(a) Payment

All premiums shall be paid to us on or before the Premium Due Date.

(b) Premium Rate

Premium rates for this Policy are not guaranteed and are subject to our review from time to time at our absolute discretion.

We have the right to change the renewal rate at which the premiums are calculated on Policy renewal at our absolute discretion, provided that we send you a written notification at least 31 days in advance of such change in premium rate.

(c) Premium Before Cover Warranty

Regardless of anything contained in this Policy but subject to the second and third paragraphs below, it is agreed and declared that the total premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the Policy Date, renewal date, or endorsement date. Payment shall be deemed to have been effected by us (or the intermediary through whom this Policy was effected) when one (1) of the following transactions, where made available by us, takes place:

- (i) cash or honoured cheque for the premium is handed over to us (or the intermediary through whom this Policy was effected);
- (ii) a credit or debit transaction for the premium is approved by the issuing bank;
- (iii) a payment through an electronic medium including the internet is approved by the relevant party; or
- (iv) a credit in favour of us (or the intermediary through whom this Policy was effected) is made through an electronic medium including the internet.

In the event that the total premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the Policy Date, renewal date, and endorsement date, this Policy shall be deemed to be cancelled immediately and no benefits

AIA SINGAPORE PRIVATE LIMITED

whatsoever shall be payable by us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of this Policy, renewal certificate and endorsement.

In respect of coverage with "Free Look" provision, you may return the original policy document to us or the intermediary within the free look period if you decide to cancel the cover during the free look period. In such event, you will receive a full refund of premium paid to us provided no claim has been made under the insurance.

16. POLICY CANCELLATION

(a) Cancellation by you

You may cancel this Policy by sending us written notice to cancel this Policy. We will cancel this Policy upon receipt of your notice, and after the effective date of cancellation, refund the prorated portion of the actual premiums paid including GST, without interest, corresponding to the period of non-coverage to you, in accordance with the Premium Refund Table below.

Premium Refund Table

Cancellation Timeline from Policy Date or Renewal Date (whichever is later)	% of refund of premium
≤ 2 months	60%
> 2 months ≤ 3 months	50%
> 3 months ≤ 4 months	40%
> 4 months ≤ 5 months	30%
> 5 months ≤ 6 months	25%
> 6 months	No Refund

There will be no refund of premiums if there is any claim made under this Policy for the same policy year. We will not be liable for any claims incurred following the date of cancellation.

Premium refund (if any) may be made either at the time of cancellation becomes effective or as soon as practicable after cancellation becomes effective, but our payment of the refunded premium is not a condition of cancellation.

(b) Cancellation by us

We reserve the right to cancel this Policy at any time by giving seven (7) days notice in writing to you. In such event, we will refund the unearned portion of the premium paid including GST, without interest, to you.

17. TERMINATION

This Policy shall immediately terminate on the earliest occurrence of any of the following:

- (a) when any premium payable under this Policy remains unpaid as at the Premium Due Date;
- (b) on the effective date stated in the cancellation notice pursuant to Part 16 of Section 4 (Policy Cancellation);
- (c) on the date you cease to be the owner of your Dog;
- (d) on the date of your Dog's death;
- (e) on the policy anniversary of the Policy on or immediately following the 8th birthday of your Dog;
- (f) on the date of the incident resulting in a claim being paid or payable under Part 4 of Section 2 (Loss of Dog due to Theft);
- (g) the date your Dog is requisitioned by or under the order of any government or public authority; or
- (h) when we exercise our right of termination under Part 25 of Section 4 (Change of Country of Residence or Citizenship).

Termination of this Policy will not affect an insured event that has arisen prior to such termination. Our acceptance of any premium after termination will not create a liability to us.

AIA SINGAPORE PRIVATE LIMITED

18. GOVERNING LAW AND JURISDICTION

This Policy is governed by and interpreted in accordance with Singapore laws. The parties hereby submit to the jurisdiction of the courts of Singapore.

19. RIGHTS OF THIRD PARTIES

The Contracts (Rights of Third Parties) Act (Cap.53B) and any subsequent revisions, amendments, changes or replacement of its provisions shall not apply to your Policy and a person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce the terms of this Policy.

20. AGE

If the age of the Dog indicated in the application is incorrectly stated, and at the correct age the Dog would not have been eligible for coverage under this Policy, no benefits will be payable and this Policy will be cancelled.

We may require satisfactory proof of age at the time of processing any claim under this Policy.

21. DUPLICATION OF COVER

If the Dog is covered under more than one (1) pet insurance policy with us for the same period of insurance, we will consider the Dog to be insured only under the policy which provides the highest benefit level.

22. SEVERABILITY

If any provision of this Policy or any part of it is declared to be illegal, invalid or unenforceable for any reason whatsoever by a court of competent jurisdiction, such provision or part will, to the extent necessary be thereby amended to render it legal, valid or enforceable or otherwise deleted from this Policy.

23. NOTICES

All notices under this Policy must be in writing. If a notice has been posted to you, it shall be considered to be delivered in the normal course of post and received by you seven (7) days from the date of our posting of the notice to the address which you have stated in the application of this Policy, as the same may be changed and notified to us in writing. A notice shall be deemed delivered upon personal delivery to its recipient.

24. PROPER DISCHARGE

We will make payment under this Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion.

These persons may include:

- (a) you, as the policy owner;
- (b) the executor if there is a will;
- (c) the administrator, if there is no will; or
- (d) the trustee, if there is a trust acceptable to us.

25. CHANGE OF COUNTRY OF RESIDENCE OR CITIZENSHIP

You must, as soon as practicable, notify us in writing if there is a change in your citizenship and/or usual country of residence. A change in the usual country of residence will be deemed to mean your living or intending to live in another country other than Singapore in excess of 12 consecutive months. We reserve the right and sole discretion to terminate or decline to renew the Policy or continue cover on prevailing or varied terms and conditions.