

Singtel Active Protect Application Terms & Conditions

I, as the Applicant and proposed insured member of Singtel Active Protect understand, agree and declare on behalf of myself and any other person or persons, who may have or claim any interest in any insurance on this application that:

1. No statement, information or agreement made by/to or given by/to the person soliciting/taking this application or any other persons, shall be binding on AIA Singapore Private Limited ("AIA Singapore"), unless contained in this application for the policy applied for, or otherwise agreed in writing with AIA Singapore.
2. I am a Singapore Resident(s) possessing a valid NRIC or FIN. A Singapore Resident is defined as (i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the purchase date of the policy and is not currently residing in Singapore; (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 purchase date of the policy; (iii) has a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the purchase date of the policy; or (iv) has a pass or permit required under the Immigration Act (Cap. 133) 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 purchase date of the policy.
3. My past application for any Personal Accident or Life insurance has never been rejected, nor has my Life or Health insurance ever been cancelled/voided by my insurer.
4. I understand that cover is only extended to a proposed insured person:
 - A. who is a Singtel mobile line user, but excluding customers of the following lines:
 - a. Corporate Business Registered Number (BRN)
 - B. must be a Singapore Resident (as defined in this document) and hold a valid NRIC / FIN.
 - C. whose age is from 18 years old to 65 years old (age last birthday) at the time when he/she is first covered during this period of insurance. No cover will be extended for persons who are below 18 years old or above 65 years old (age last birthday).
5. I understand that the benefits and coverage provided under Singtel Active Protect is for ONE (1) year starting from (and including) the date of my application. The policy

will terminate, and cover will not be extended after ONE (1) year. I hold the sole responsibility to ensure that my own insurance needs are met.

6. This insurance plan is underwritten by AIA Singapore. All insurance applications are subject to AIA Singapore's underwriting and acceptance. The precise terms and conditions of this plan, including exclusions whereby benefits will not be paid out, are specified in the policy document and I will/have read the policy document.
7. All statements and answers in this application together with any required questionnaire or amendments (the "Information") are full, complete, true and correct and no information or material fact has been withheld. I understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I further agree that the Information shall form the basis of the contract for my coverage if my application is accepted. I understand that if any of the Information is not full or complete or true or correct, the coverage and/or Policy issued may be void and I will receive nothing from the Policy.
8. AIA Singapore shall assume no liability whatsoever, and my Policy will only be effective after this application is accepted by AIA Singapore during the proposed insured's lifetime and good health.
9. I understand that AIA Singapore is entitled not to accept or process this application should a person connected with the relevant policy be found to be a citizen of a Sanctioned Country. Should an application be accepted at the point of application or processed by AIA Singapore, despite a person connected with the relevant policy being a citizen of a sanction country, AIA Singapore reserves the right to block and/or terminate this policy or deny a claim.
10. I understand and agree that AIA Singapore is entitled not to accept or process this application should I be found to be a Prohibited Person, meaning a person or entity (including any director or direct / indirect shareholder or person having executive authority herein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting AIA Singapore from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me/us or any other beneficiary under the relevant Policy, and the decision of AIA Singapore shall be final. I further agree that in the event that AIA Singapore becomes aware subsequently that I or my assignee have become a Prohibited Person, AIA Singapore may block and/or terminate the relevant Policy with immediate effect and shall not thereafter be required to

transact any business with me in connection with the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy.

11. All my/our declarations made and my statements or answers in this application and in any required medical examination, questionnaire or amendments together with the relevant Policy shall constitute the entire contract between the parties in so far as it may be relevant to the Policy or Policies I/we have requested.

12. Before I submit this application, I should seek advice from a qualified insurance advisor or representative if in doubt. If you decide that the policy is not suitable after buying the policy, you may terminate the policy in accordance with the free-look provision, and the Insurer may recover from you any expense incurred by the insurer in underwriting the policy.

A. Freelook

If you decide to terminate the policy within 14 days from the date of purchase, you agree that this request will be made through Singtel Mobile Singapore Pte Ltd. A full refund of the premiums paid will be made via your Singtel bill within 2 billing cycles, which will be administered by Singtel Mobile Singapore Pte Ltd.

B. Termination

If you decide to terminate the policy after 14 days from the date of purchase, you agree that this request will be made through Singtel Mobile Singapore Pte Ltd and understand that there will be no refund of the premiums paid.

13. I, the Applicant am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months.

14. I hereby authorise, agree and consent to:

- A. any medical source, insurance office, or organisation to release to AIA Singapore, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
- B. AIA Singapore to release to any medical source or insurance office any relevant information concerning me at any time, irrespective of whether the proposal is accepted by AIA Singapore; and

- C. AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my health status in relation to this application and any resulting claim; and
- D. AIA Singapore, its associated persons/ organization, its and their third-party service providers and its representatives, whether within or outside Singapore (collectively "AIA Persons") to collect, use, disclose, store retain and/or process (collectively "Use") all personal data and information ("Personal Data") that had/has been provided to AIA Persons and/or that AIA Persons possess about me (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("PD Policy") which is available on the AIA Singapore's website, including but not limited to, processing this application/form and/or to provide subsequent advice or services to me/us in relation to this application/Policy/form/ and/or any other existing or future policy/policies/programmes that I/We may hold/participate with AIA Singapore. Without prejudice to the foregoing, I/We agree to comply with the terms of the PD Policy, including where such PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/We represent and warrant that I/We have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to use such Personal Data in the manner and for the purposes.

Deemed Delivered

15. I understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via [www.aia.com.sg/content/dam/sg/en/singtel/Singtel-Active-Protect-\(COI\).pdf](http://www.aia.com.sg/content/dam/sg/en/singtel/Singtel-Active-Protect-(COI).pdf) upon receipt of the relevant email notification informing me that the document is accessible on [www.aia.com.sg/content/dam/sg/en/singtel/Singtel-Active-Protect-\(COI\).pdf](http://www.aia.com.sg/content/dam/sg/en/singtel/Singtel-Active-Protect-(COI).pdf).

Electronic Receipt of Policy Documents and Correspondences

16. I agree to my policy document being delivered and received electronically. I understand and agree to be notified via email and/or SMS to retrieve my Policy Document and/or forms in [www.aia.com.sg/content/dam/sg/en/singtel/Singtel-Active-Protect-\(COI\).pdf](http://www.aia.com.sg/content/dam/sg/en/singtel/Singtel-Active-Protect-(COI).pdf) once my application has been officially approved by AIA Singapore.
17. I agree and accept that AIA Singapore will not be responsible for any consequences arising from my failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my email address and mobile number.

18. By clicking ["Submit"] button to submit this application, I confirm that where insurance business has been solicited from me by AIA Singapore, such insurance business was solicited in the Republic of Singapore and that the submission and signing of this application has taken place in the Republic of Singapore.

Other Terms & Conditions for the Purchase of Singtel Active Protect via Singtel:

19. These Terms and Conditions for Active Protect apply to and are binding on all eligible customers ("**Eligible Customer(s)**") of Singtel Mobile Pte Ltd ("**Singtel**") who have opted to purchase the Active Protect by AIA Singapore Pte Ltd ("**Insurer**").
20. An Eligible Customer may be eligible for Active Protect upon meeting the following criteria:
- Eligible Customer must have submitted his personal particulars to Singtel to purchase the Active Protect plan.
 - Eligible Customers must be between 18 years old to 65 years old (inclusive) at the point of purchase.
 - Eligible Customers must have paid the annual premium to Singtel.
21. Notwithstanding any other provision of these Terms and Conditions, Singtel and the Insurer has the sole and absolute discretion to determine the eligibility of an Eligible Customer to receive the Active Protect plan.
22. Singtel's and the Insurer's decisions on all matters relating to or in connection with Active Protect plan and these Terms and Conditions shall be final. No correspondence or claims will be entertained.
23. Singtel shall not in any event be liable in any way to you or any person for and you shall hold Singtel harmless against any loss, liability, damages or expense whatsoever, howsoever arising, in connection with the Active Protect plan including, but not limited to, that arising from or in connection with the Insurer's acceptance or otherwise of your enrolment for the Active Protect and any claims under the Active Protect.
24. Singtel is not in the insurance business and is not acting as an agent or broker for the Insurer. Singtel, on behalf of itself and its officers, directors and employees, does not promote, endorse, recommend, procure or advise on any insurance product or matter related thereto. The Active Protect plan is underwritten by the Insurer and shall be subject to such other terms and conditions as may be imposed by the Insurer, including Product Summary, and you agree to be bound by such terms which can be found on www.aia.com.sg/content/dam/sg/en/singtel/AIA-Singtel-Active-Protect-TNCs.pdf.
25. All matters concerning or affecting the Active Protect plan or any insurance product offered by the Insurer including, enrolment, enforcement, and claims must be made directly to the Insurer. If you have any questions in this regard, please contact the

Insurer's Customer Service Hotline at 6248 8328 (8.30am to 6.30pm, Monday to Friday) or e-mail to sg.cs.campaign@aia.com. Singtel reserves the right not to entertain any calls, enquiries or claims concerning or affecting the Active Protect plan or any insurance product offered by the Insurer. All claims under the Active Protect plan will be handled directly and solely by the Insurer.

26. Singtel makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the goods and/or services supplied by the Insurer and/or the validity of the contract of insurance for the Active Protect plan and assumes no liability or responsibility for the acts or omissions of the Insurer. Any dispute about the value, condition or performance of any of such goods and/or services or the contract of insurance for the Active Protect plan is to be resolved directly with the Insurer.
27. These Terms and Conditions, including any subsequent revisions or amendments, apply. If there is any inconsistency between these Terms and Conditions and such other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency.
28. Singtel and AIA reserves the rights to, at its sole and absolute discretion, vary, modify and amend any of these Terms and Conditions and/or to suspend, discontinue or terminate this Active Protect plan or any part thereof at any time without prior notification, or liability to any party.
29. These Terms shall be subject to and construed in accordance with the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
30. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act, Chapter 53B of Singapore to enforce or enjoy the benefit of any provision of these Terms and Conditions.
31. By providing your personal particulars, an Eligible Customer consents to Singtel collecting, using and disclosing your information to the Insurer:
 - (a) Full Name as per NRIC/FIN
 - (b) Gender
 - (c) NRIC/FIN
 - (d) Date of Birth
 - (e) Nationality
 - (f) Email Address
 - (g) Mobile Number

in order for the Insurer to collect, use and disclose for the following purposes:

- (a) to provision and to administer the Active Protect

Important Notes about Active Protect

1. This document provides product information and is not a contract of insurance. Please refer to the policy documents for the precise terms and conditions of the Active Protect plan.
2. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. If you decide that the policy is not suitable after buying the policy, you may terminate the policy in accordance with the free-look provision, if any, and the Insurer may recover from you any expense incurred by the insurer in underwriting the policy.
3. Information is correct as at 17 May 2021.