

PERSONAL ACCIDENT TRAVEL INSURANCE POLICY

This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

Whereas the Insured by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to United Overseas Insurance Limited (herein called the Company) for the insurance thereafter contained and has paid or agreed to pay the premium as consideration for such insurance.

The Company will pay, subject to the terms, exclusions, limits and conditions contained herein or endorsed hereon, the appropriate Benefit if any Insured Person shall suffer accidental bodily injury during the Period of Insurance which shall independently of any other cause result within two (2) years in Death or Disablement as specified in the following Scale of Benefits.

BENEFITS

1. Death
 2. Loss of two or more Limbs or both Eyes or one of each
 3. Loss of one Limb or Eye
 4. Permanent Total Disablement from gainful employment of any and every kind
 5. (a) Temporary Total Disablement from usual occupation - 1% of The Sum Insured per week
(b) Temporary Partial Disablement - 0.4% of The Sum Insured per week
 6. Medical Expenses necessarily incurred within two (2) years of and as the direct result of an Insured Person sustaining accidental bodily injury during the Period of Insurance, of Insurance up to an indemnity of 5% of The Sum Insured but not exceeding S\$5,000 in respect of any one accident to any one Insured Person.
- } The Sum Insured

Death or Disablement as the direct result of exposure of the insured Person to the elements shall be deemed to have been caused by accidental bodily injury.

SPECIAL CONDITIONS

1. No sum shall be payable in respect of any one Insured Person under
 - (a) more than one of Benefits 1 to 5 in connection with the same accident;
 - (b) Benefit 5
 - (i) at a weekly rate of more than S\$1,000 under (a) or S\$400 under (b)
 - (ii) for a period in excess of 104 weeks in all not necessarily consecutive
 - (iii) for any period of Disablement more than three (3) years after the date of the accident nor after the need for medical attention has ceased.
2. On the happening of an accident giving rise to a claim under any of Benefits 1 to 4, this Policy shall thereafter cease to apply to the Insured Person concerned.
3. If the Insured Person is not normally gainfully employed, Benefits 5(a) and 5(b) shall be limited within the rate specified to Medical and other Expenses necessitated by such Disablement and not otherwise recoverable under this Policy.
4. If the Insured Person is a minor still undergoing full time education, Benefit 1 shall be restricted to S\$2,500.
5. Loss of Limb shall mean:
 - (a) In the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of use of an entire leg or foot;
 - (b) in the case of an upper limb loss by physical severance of at least all four fingers in their entirety or permanent total loss of use of an entire arm or hand.
6. Loss of Eye shall include total and irrecoverable loss of sight.
7. Partial Disablement shall mean disablement from a substantial part of the Insured Person's usual occupation.
8. No Benefit shall be payable due solely to inability to take part in sports or pastimes.

EXCEPTIONS

The Company shall not be liable in respect of:

1. death or Disablement consequent upon illness or disease not resulting from bodily injury.
2. (a) bodily injury sustained while the Insured Person is engaging in:
 - (i) aqualung diving, boxing, mountaineering or rock or cliff climbing necessitating the use of ropes or guides expeditions, football, hang gliding hunting, urling ice hockey, motor competitions, motor cycling and pillion riding, parachuting, polo, pot-holing, power-boating involving the use of any combination of boat and engine capable of travelling faster than 30 knots, racing other than on foot show, jumping sky diving, use of woodworking machinery other than portable tools applied by hand and used solely for private purposes without reward, water ski-jumping and tricks winter sports other than curling or skating, wrestling including judo, karate and unarmed combat, yachting beyond five kilometres of a coast line .
 - (ii) flying other than Air Travel which shall mean mounting into travelling in or dismounting from any fully licenced passenger-carrying aircraft as a passenger but not as a member of the crew nor for the purpose of engaging in any trade or technical operation therein.
- (b) bodily injury or illness consequent upon
 - (i) the Insured Person committing or attempting to commit suicide or wilfully exposing himself to needless peril except in an attempt to save human life.
 - (ii) war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (c) bodily injury or illness of any person under 5 or over 70 years of age.
- (d) bodily injury, illness, Death, Disablement or Expenses consequent upon or contributed to by the Insured Person
 - (i) having taken a drug unless the Insured proves that the drug was taken in accordance with proper medical prescription and directions and not for treatment of drug addiction;
 - (ii) suffering from pre-existing physical or mental defect or infirmity which had not been declared to and accepted in writing by the Company.
- (e) Death, Disablement or Expenses consequent on or contributed to by the Insured Person being pregnant or suffering from bodily injury or illness.

TRANSPORT DELAYS

If the journey is not completed within the Period of Insurance due to delay or interruption of public transports services, the Period of Insurance shall be extended automatically without additional premium for such further period as may be reasonably necessary for completion of the journey.

GENERAL CONDITIONS

1. As soon as practicable after the happening of any event which may give rise to a claim under this Policy and in any case within two (2) calendar months, written notice thereof must be given to the Company.
2. All certificates, information and evidence required by the Company shall be furnished free of expense to and in such form as the Company may require. The Insured Person shall as often as required submit to medical examination on behalf of and at the expense of the Company in connection with any claim.
3. If at the time any claim to indemnity under Benefit 6 arises under this Policy there be any other insurance covering the same Benefit, the Company shall not pay more than its rateable proportion of such claim.
4. No sum payable under this Policy shall carry interest.
5. The due observance and fulfilment of the terms of this Policy so far as they relate to anything to be done or complied with by the Insured or the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy.

MEMORANDUM APPLICABLE TO THIS POLICY

1. Condition Precedent

The validity of this Policy is subject to the condition precedent that:

- (a) for the risk insured, the name insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the name insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) the named insured has fully paid all outstanding premium for time on risks calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to the Company before cover incepts.

2. CRTPA Exclusion

It is hereby understood and agreed that a person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

3. PDPA Clause (Individual)

In accordance to the provisions of the Personal Data Protection Act 2012 ("PDPA"), the UOI's Privacy Notice shall form part of the terms and conditions of this Policy.

A copy of UOI's Privacy Notice can be found at www.uoi.com.sg

4. 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 your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

5. Payment Before Cover Warranty

- (1) The premium due must be paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
 - (a) Cash or honoured cheque for the premium is handed over to the Insurer or the intermediary;
 - (b) A credit or debit card transaction for the premium is approved by the issuing bank;
 - (c) A payment through an electronic medium including the internet is approved by the relevant party;
 - (d) A credit in favour of the Insurer or the intermediary is made through an electronic medium including the internet.
- (2) In the event that the total premium due is not paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
- (3) In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the Insurer or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

6. Premium Payment Warranty

- (1) Notwithstanding anything herein contained but subject to clause (2) hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- (2) In the event that any premium due is not paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
 - (a) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
 - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - (c) the Insurer shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (3) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within the period of insurance.

7. Sanction Limitation Exclusion Clause

No Insurer shall be deemed to provide cover and No Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any Sanction, Prohibition or Restriction under United Nations Resolutions or the Trade or Economic Sanctions, Laws or Regulations of Singapore, The European Union, United Kingdom or United States of America.

8. Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleged that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.