

GENERAL PROVISIONS

1. Basis of the Contract

The proposal form, declaration form, enrolment form, statement to the medical officer (if any), declaration and such other forms/documents as NTUC Income may from time to time reasonably require, duly signed and/or submitted by the Policyholder shall form the basis of this contract.

The Policyholder shall provide NTUC Income with the Name, Date of Birth and NRIC or passport number of every Member and such other information as NTUC Income may from time to time reasonably require.

Particulars of the Members to be assured under this Policy, and of Members ceasing to be assured are to be furnished to NTUC Income within 30 days from the date they are eligible for insurance or cease to be assured.

2. Alteration of the Contract

The Schedule, Schedule of Lives, General Provisions and Special Provisions of this Policy, Certificate of Insurance, Renewal Certificate, Cover Note, Endorsement and other forms/documents issued by NTUC Income shall form part of this Policy.

No variation in the terms of this Policy shall bind NTUC Income unless this is endorsed on or appended to this Policy and signed by a duly authorised officer of NTUC Income.

Any amendment to this Policy as shall be agreed between NTUC Income and the Policyholder and endorsed or appended to this Policy shall be binding on all Members assured under this Policy.

3. Eligibility and Commencement of Members' Insurance

Members shall mean persons who fulfill the definition given in the Schedule.

All Members who are Actively At Work and who fulfill the eligibility conditions in this Policy and any other conditions necessary to participate as NTUC Income may reasonably require are eligible for insurance on the Commencement Date of this Policy.

All such other persons who become Members of the Policyholder and who fulfill the eligibility conditions in this Policy and any other conditions necessary to participate, as NTUC Income may from time to time reasonably require, are eligible for insurance on the Commencement Date of the Policy or on such date as confirmed by NTUC Income.

Members who are not Actively At Work on the dates they would otherwise become eligible for insurance under this Policy shall not be eligible until they return to active service at work and are in good health.

4. Termination of Members' Insurance

The cover under this Policy in respect of a Member shall automatically cease in any of the following events, whichever is earlier:

- 4.1 Date of termination of service of the Member with the Policyholder;
- 4.2 At the end of the Policy Year during which the Member attains the age as stated in the Schedule;
- 4.3 Payment of the Maximum Compensation as stated in the Table of Compensation in respect of the Member;
- 4.4 Non-payment of premium for more than 60 days from the date on which the premium becomes due under clause 5.1;
- 4.5 Termination of this Policy under clause 7;
- 4.6 Upon death of the Member;
- 4.7 Upon the expiry of a period of six (6) months after the commencement of the Member's leave without any pay.

5. Premium Payment Warranty

- 5.1. Notwithstanding anything herein contained but subject to clause 5.2 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 NTUC Income (or the intermediary through whom this Policy was effected) within 60 days of the:-
 - (a) commencement date of the coverage under this Policy, Renewal Certificate or Cover Note; or
 - (b) effective date of each Endorsement, if any, issued under this Policy, Renewal Certificate or Cover Note.
- 5.2 In the event that any premium due is not paid and not actually received in full by NTUC Income (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
 - (a) the cover under this Policy 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 Provided That NTUC Income's liability shall be subject to Policyholder's payment of the sum as set out in clause 5.2(c); and
 - (c) NTUC Income shall be entitled to and Policyholder shall pay a sum for the period cover from the Commencement Date of this Policy to the date of termination in accordance with the Short Period Rates as set out in clause 7.

5.3 If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by NTUC Income (or the intermediary through whom this Policy was effected) within the period of insurance.

6. Premium Modification

NTUC Income shall be entitled to modify the premium listed in the Schedule:

- 6.1 on any Renewal Date; or
- 6.2 by giving at least three months' prior written notice to the Policyholder

The modified premium shall apply in respect of all Members assured under this Policy from the Renewal Date or upon expiry of the period of the said notice, as the case may be.

7. Termination of this Policy

The Policyholder and NTUC Income may terminate this Policy by giving three months' prior written notice to the other party. Upon expiry of the period of the said notice, all insurance granted under this Policy shall cease immediately and no new Members shall be accepted under this Policy. For the avoidance of doubt, new Members may be accepted under this Policy anytime before the expiry of the said notice.

In the event of such earlier termination of this Policy by the Policyholder, NTUC Income will charge premium for the period of cover from the Commencement Date of this Policy up to the date of expiry of the said notice in accordance with the following Short Period Rates:

<u>Period of Cover</u>	<u>Short Period Rates</u>
Not exceeding 1 week	1 Month
Not exceeding 1 month	3 Months
Not exceeding 2 months	4 Months
Not exceeding 3 months	6 Months
Not exceeding 4 months	7 Months
Not exceeding 6 months	9 Months
Not exceeding 8 months	10 Months
Exceeding 8 months	12 Months

8. Renewal

This Policy is issued for a term of one year and, upon expiry of the term, may be renewed each year thereafter for a further term of one year subject to the prior written consent of NTUC Income and the payment of the premium applicable at the time of renewal, as determined by NTUC Income at that time.

9. Arbitration

Should any difference arise between the Policyholder and NTUC Income as to the terms of this Policy, the same shall be referred to arbitration in accordance with the Arbitration Act (Chapter 10) in force in the Republic of Singapore and the obtaining of an award by the Policyholder shall be a condition precedent to any liability of NTUC Income under this Policy.

10. Exclusion of Third Party Rights

A person who is not party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

11. Notices

Any notice under this Policy shall be in writing shall be sufficiently served on the Policyholder if sent by ordinary post to the Policyholder's last known address in Singapore.

SPECIAL PROVISIONS

1. Definitions

Accident or Accidental

Accident or Accidental means a sudden, unforeseen and fortuitous event that occurs during the period of cover for a Member which shall independently of any other cause be the sole and direct cause of bodily injury.

Actively at Work

Actively at Work shall mean reporting for work at the place assigned by the Policyholder and performing, in the customary manner, all the regular duties of his employment with the Policyholder or being entitled to annual leave for reasons other than on medical grounds.

Benefits

Benefit(s) shall mean the respective Sum Assured, payable by NTUC Income under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Endorsement

Endorsement means any written statement or notice issued by NTUC Income to confirm and record changes to the terms and conditions of the Policy, which shall form part of this Policy.

Extension

Extension means the extensions of cover as set out in clause 4 of the Special Provisions.

Loss

Loss means permanent, total and irrecoverable loss of use or loss by physical separation.

Maximum Compensation

Maximum Compensation means the maximum compensation as specified in the Table of Compensation for the Loss, whether arising from one or more Accident or Extension payable in a Policy Year.

Policy Year

Policy Year means the period from the Commencement Date to the date immediately before the Renewal Date as set out in the Schedule and includes both the said dates.

Registered Medical Practitioner

Registered Medical Practitioner means a person qualified by a degree in western medicine to practice medicine other than the Member or a member of the Member's immediate family. Additionally, the person must be legally authorized in the geographical area of his practice to render medical or surgical services.

Schedule

Schedule means the Schedule attached to this Policy stating the key terms including the

name of the Policyholder, the plan selected, the Commencement Date and any other clauses specific to the Policyholder.

Schedule of Lives

Schedule of Lives means the Schedule of Lives attached to this Policy stating the names and other particulars of the Insured Persons or the class or designation of persons covered under this Policy.

Terrorism

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 organisation(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.

We, us, our or NTUC Income

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

2. Benefits Payable

In the event of any death or Loss (as specified in the Table of Compensation) sustained by a Member as a direct result of an Accident without any other cause or event contributing concurrently or in any other sequence to the death or Loss, NTUC Income will pay the benefits according to the Table of Compensation provided that the death or Loss occurs within 12 months from the date of the Accident.

3. Geographical Limits

The coverage under this Policy is 24 hours worldwide, unless otherwise endorsed or amended.

4. Extensions

This Policy shall extend to cover the following events provided that NTUC Income shall not be liable for any claims arising out of or in connection with a Member's own wilful or intentional act or own participation or provocation or if Member could reasonably have avoided them:

- 4.1 hijack, murder and assault;
- 4.2 strike, riot or civil commotion;
- 4.3 drowning or suffocation by poisonous fumes, gas or smoke;
- 4.4 motor-cycling (whether as a rider or a pillion-rider) provided that at the time of

sustaining the death or Loss, the Member is wearing a safety helmet and is not engaging in or practising for racing and hill climbing contests and reliability trials and speed duration testing;

- 4.5 when a Member is a fare-paying passenger in any properly licensed private aircraft and/or helicopter;
- 4.6 Terrorism;
- 4.7 miscarriage which is not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- 4.8 when a Member is involved in peace time Singapore reservist duty (under the Enlistment Act Cap. 229) for a period not extending beyond 31 days;
- 4.9 sinking or wrecking of aircraft or other conveyance either on the ground or at sea in which a Member was traveling in and the body of the Member has not been found within 365 days after the date such event and under such circumstances, it will be presumed that the Member has died;
- 4.10 where by reason of an Accident, a Member is unavoidably exposed to the elements.

5. Exclusions

This Policy shall not cover and NTUC Income shall not be liable for any death or Loss caused directly or indirectly, wholly or partly, by any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the death or Loss:

- 5.1 self inflicted Loss or suicide, attempted suicide or suicide pact, while sane or insane;
- 5.2 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to uprising, military or usurped power;
- 5.3 participation in a riot, violation or attempted violation of the law or resistance to arrest;
- 5.4 commission of an assault or felony;
- 5.5 racing on wheels or boats; or
- 5.6 effect or influence of alcohol or drugs.

6. Notice of Claim

Notice of any claim must be submitted to NTUC Income within 90 days from the date of death or Loss for which the claim is made.

Notice given by or on behalf of the Member to NTUC Income with particulars sufficient to identify the Member shall be deemed to be notice to NTUC Income. Failure to furnish notice within the time provided in the Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to furnish such notice and that such notice was furnished as soon as was reasonably possible.

7. Proof of Loss

All documents for which a claim may be made together with a fully completed claim form supplied by NTUC Income must be furnished by the Policyholder or Member to NTUC Income within 90 days from the date of death or Loss for which the claim is made.

The Member, when and as often as may be required, shall submit to medical examination by a Registered Medical Practitioner appointed by NTUC Income in respect of any condition on which a claim is based.

8. Payment of Claim

Compensation shall be payable only when the claim have been proved to the satisfaction of NTUC Income.

If the claim shall be in any respect fraudulent; or if any false declaration be made or used in support of such a claim; or if any fraudulent means or devices are used by the Policyholder and/or Member or any one acting on the Policyholder's or Members' behalf to obtain any compensation under this Policy, all compensation shall be forfeited.

All Benefits that pertain to the Member shall be paid by cheque to order of the Policyholder. Cheque payment or direct credit can be made to the Member, with the written approval of the Policyholder.

TABLE OF COMPENSATION

1. BENEFITS PAYABLE

This Policy will insure the Member in respect of the following Loss as per the percentage of Sum Assured as per the table below:-

<u>DESCRIPTION</u>	<u>PERCENTAGE OF THE SUM ASSURED</u>
1. Loss of Life	100%
2. Loss of two or more limbs	150%
3. Loss of one or two or more limbs by amputation at or above wrists or ankles	125%
4. Total and irrecoverable loss of all sight in two eyes	150%
5. Total and irrecoverable loss of all sight in one eye	100%
6. Total paralysis	150%
7. Injuries resulting in being permanently bedridden	150%
8. Permanent, total and continuous disability preventing the Assured from engaging any occupation or employment for wage or profit or from giving attention to any business whatsoever	150%
9. Eye: loss of sight of one eye, except perception of light	50%
loss of lens of one eye	50%
10. Loss of four fingers and thumb of one hand	50%
11. Loss of four fingers	40%
12. Loss of speech	50%
13. Loss of hearing	75%
- both ears	15%
- one ear	15%
14. Loss of thumb	25%
- both phalanges	10%
- one phalanx	10%
15. Loss of index finger	10%
- three phalanges	8%
- two phalanges	8%
- one phalanx	4%
16. Loss of middle finger	6%
- three phalanges	4%
- two phalanges	4%
- one phalanx	2%
17. Loss of ring finger	5%
- three phalanges	4%
- two phalanges	4%
- one phalanx	2%
18. Loss of little finger	4%
- three phalanges	3%
- two phalanges	3%
- one phalanx	2%
19. Loss of metacarpals	3%
- first or second (additional)	3%

	- third, fourth or fifth (additional)	2%
20. Loss of toes	- all	15%
	- great, both phalanges	5%
	- great, one phalanx	2%
	- other than great, if more than one toe lost, each	1%

21. Third Degree Burns

<u>Area</u>	<u>Damage as a percentage of total body surface area</u>	
Head	equals to or greater than 2% but less than 5%	50%
	equals to or greater than 5% but less than 8%	75%
	equals to or greater than 8%	100%
Body	equals to or greater than 10% but less than 15%	50%
	equals to or greater than 15% but less than 20%	75%
	equals to or greater than 20%	100%

The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the Sum Assured.

SPECIAL CONDITIONS:-

- a. The total compensation for the Loss, whether arising from one or more Accident or Extension, shall not exceed 150% of the Sum Assured for a Member in a Policy Year ("Maximum Compensation"), and NTUC Income shall not be liable for any compensation exceeding the Maximum Compensation.
- b. Upon payment of the Maximum Compensation, the cover for the Member shall terminate. Cover for any subsequent Policy Year will be subject to underwriting acceptance by NTUC Income. Any acceptance may be subject to such terms that NTUC may impose including premium loading and exclusions.
- c. NTUC Income shall in its absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Items 1 to 21 inclusive;
- d. In case where the Member is left-handed, the compensation percentages in Items 14 to 18 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;
- e. Notwithstanding the foregoing terms, NTUC Income shall not be liable for any amount in excess of the aggregate limit for one Accident or Extension payable for all-Members under this Policy ("Per Event Limit") as specified in the Schedule to this Policy. If the Per Event Limit is not stipulated in the Schedule, then the Per Event Limit shall be Singapore Dollars Five Million.