

## UniPA

# Personal Accident Insurance Policy

Thank you for insuring with United Overseas Insurance Limited to protect you in the event of accidents impacting you. It is important for you to understand the insurance terms and conditions of the policy coverage.

This Policy, including any endorsements we have issued, forms a legally enforceable agreement between You (the Policyholder) and Us. We agree to pay the benefits set out in this Policy in exchange for the premiums fully paid in Singapore dollars inclusive of relevant tax.

All information provided in Your application form (or electronic application form), including declarations made face to face, over the phone or online, Certificate of Insurance, Policy Schedule and Endorsements shall form the legal basis of this Policy.

You must answer all the questions in Your application accurately and disclose all facts You know or could reasonably be expected to know that is relevant to Our decision before this Policy is issued. Otherwise, You may receive no benefit from the Policy.

Your coverage under this Policy is subject to the type of cover, plan and benefits You have selected with the corresponding Policy terms and conditions. Applicable Excess are shown on Your certificate of insurance and Policy Schedules.

The Emergency Assistance Service is arranged by Us through Our appointed service provider to assist You in an emergency covered under this Policy.

**24-hour Emergency Helpline: (65) 6222 7737**

You are required to always identify Yourself by giving Your full name and Policy number to facilitate Us to assist You promptly.



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WHEREAS the Insured by the 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 *thereinafter contained* and has paid or agreed to pay the premium as consideration for such insurance.

Now this Policy witnesses that in respect of events occurring during the *Policy terms and conditions*, and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy).

### POLICY BENEFITS / COVERAGE

Section	Limit per plan	Value Plan (S\$)	Plus Plan (S\$)	Pro Plan (S\$)
1	<b>Accidental Death &amp; Permanent Total Disability (ADPD)</b>			
	Each Insured of Age 65 years old and below	100,000	200,000	500,000
	Each Insured Age 66 years old and above	50,000	100,000	250,000
	Family Plan – Per Child	25,000	50,000	125,000
1.1	No Claim Bonus	Increase 5% sum insured for 5 years of consecutive renewal		
1.2	Full Premium Refund Benefit	Refund premium (less GST)		
2	<b>In-patient &amp; Out-patient Medical Expenses</b>			
	Per Accident limit	2,000	3,000	5,000
	Family Plan – Per Child	500	750	1,250
2.1	<b>Traditional Chinese Medical and/or Chiropractic Treatment Expenses</b>			
	Sub-limit of Section 2 per Accident	500	750	1,000
	Sub-limit of Section 2 per visit	50	75	100
	Family Plan – Per Child, Sub-limit of Section 2 per Accident	100	150	300
	Family Plan – Per Child, Sub-limit of Section 2 per visit	50	50	100
3	<b>Physiotherapy (Referral by doctor)</b>			
	Per Accident limit	500	1,000	1,500
	Family Plan – Per Child per Accident limit	100	150	300
4	<b>Ambulance Worldwide</b>			
	Per Accident limit	300	300	500
	Family Plan – Per Child per Accident limit	75	75	125
5	<b>Emergency Medical Evacuation &amp; Repatriation</b>			
	Each Insured of Age 65 years old and below	50,000	100,000	250,000
	Each Insured Age 66 years old and above	10,000	20,000	50,000
	Family Plan – Per Child per Accident limit	10,000	20,000	50,000

\*Any claim paid under Sections 1 to 5 above will be deducted from the payout for Accidental Death or Permanent Total Disability.

Optional Benefits (On-top of Section 1 to 5 benefits)				
<b>A</b>	<b>Cash Support Benefits</b>			
A1	<b>Hospital Confinement Allowance</b>			
	Per day (up to 365 days)	50	100	200
A2	<b>Daily Intensive Care Unit (ICU) Income</b>			
	Per day (up to 10 days)	100	200	400
A3	<b>Daily High Dependency Ward (HDW) Income</b>			
	Per day (up to 10 days)	100	200	400
A4	<b>Weekly Recuperation Income (Medically unfit certified by doctor)</b>			
	Per Accident limit, per week (up to 104 weeks)	50	100	200
A5	<b>Get-You-Home Benefit</b>			
	Per Accident lump sum payout (In-patient hospitalisation more than 5 days)	50	100	200
<b>B</b>	<b>Disablement Assistance Benefits</b>			
B1	<b>Home Nursing Care</b>			
	Per Accident limit (up to 12 weeks)	N.A.	1,000	2,000
B2	<b>Domestic Helper Recruitment Fee</b>			
	Per Accident limit	N.A.	1,000	2,000
B3	<b>Personal Mobility Aids</b>			
	Per Accident limit	500	1,000	1,500
B4	<b>Home Modification Aids</b>			
	Per Accident limit	2,500	5,000	10,000
<b>C</b>	<b>Lifestyle Assistance Benefit</b>			
C1	<b>Home Loan Protector</b>			
	Outstanding loan amount or limit, at time of Accident	10,000	20,000	50,000
C2	<b>Car Loan Protector</b>			
	Outstanding loan limit, at time of Accident	10,000	20,000	50,000
C3	<b>Credit Card Payment Protector</b>			
	Outstanding credit card bill, at time of Accident	5,000	10,000	25,000
C4	<b>Personal Possession Protector</b>			
	Per Accident limit, at time of Accident	1,000	1,500	2,000
	Limit per article or pair or set of articles	100	150	200
C5	<b>Pet Support Care</b>			
	Per Accident limit, per day (up to 10 days)	50	50	100
<b>D</b>	<b>Infectious Disease Extension Benefit</b>			
	Extend to cover listed Infectious Disease for: Section 2 - In-patient & Out-patient Medical Expenses Section 4 - Ambulance Worldwide Optional Benefit A (if add-on) - Cash Support Benefit			

### Geographical Scope

This Policy covers:

- Worldwide to You and the Insured Person within the Period of Insurance, subject to exclusions / exceptions imposed in this document and notice issued to You if any.
- Period of cover while overseas is up to 30 days per trip.

### Occupational Class Definition

Class 1	Non-manual, indoor and sedentary activities, Off-duty
Class 2	Manual work without tools and/or operating machinery
Class 3	Manual work with tools and/or operating machinery
<b>Important Note:</b> Ensure that occupational class is correctly declared to avoid any claim dispute and/or denial. If unsure, please contact Us for clarification.	

### Eligibility of Insured

- (1) The Insured Person must be a Singapore Citizen or Singapore Permanent Resident residing in Singapore or a foreigner holding a valid Employment Pass or Work Permit to work in Singapore or holding a Dependent Pass or Long-Term Visit Pass or a foreign student holding a Student Pass to stay in Singapore on enrolment and/or each Policy renewal.
- (2) The minimum and maximum enrolment Age are between 60 days from birth to 65 years old, renewable up to age 70, unless otherwise written acceptance by Us.
- (3) Under the Family Plan where both Adult parents are insured under this Policy, the Child(ren) must be named in the Policy to be covered under the Family coverage limits stated in the 'Policy Benefits / Coverage' above.

### Warranty

- (1) The Insured Person must be holding a valid Singapore NRIC/ Employment Pass/ Work Permit / Dependent Pass / Student Pass or Long-Term Visit Pass issued by Singapore;
- (2) Pre-existing Condition is not covered under this Policy;
- (3) Insured Person must not be an undischarged bankrupt and have not committed any Act of Bankruptcy within the last 12 months.

We reserve the right to:

- (1) Require You to submit a medical examination/ medical report at Your expense in support of all claims relating to the Accidental Injury;
- (2) Arrange for a post-mortem examination at Our expense;
- (3) Take over and conduct in Your name the defence or settlement of any insurance claim under this Certificate of Insurance and/or Policy;
- (4) At Our expenses, take proceedings in Your name to recover compensation from any person responsible for the loss, damage, death or Injury and at Our discretion, settle the proceedings.

### INSURANCE BENEFITS

The Company agrees, subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any Insured or Insured Person suffers loss as shown, We will indemnify such Insured Person to the extent as defined in the Policy.

#### Section 1: Accidental Death and Permanent Total Disability

We will pay You or Your legal representative up to the limit in the Schedule of Benefits if You sustain Injury during the Period of Insurance, subject to:

- (1) No benefit will be payable unless Death occurs within 52 weeks from the date of Injury or Permanent Total Disability has continued for 52 weeks from date of Injury and in all probability will continue for the remainder of Your life;

- (2) Benefit shall only be payable in respect of any one Insured Person under Section 1 Benefit (i) or (ii) in connection with the same Accident and not both;
- (3) Benefit payable as the result of one Accident shall not exceed 100% of the limit under this Section for Permanent Total Disability for any one Insured Person;
- (4) Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb;
- (5) Permanent Total Disability from gainful employment of any kind shall have lasted 52 weeks before Benefits become payable;
- (6) No benefit will be payable for Loss of Limb or Loss of Eye until at least 13 weeks after the date of Accident and such Benefit shall only be payable if Death does not happen as a result of the Accident.
- (7) In the event that the conveyance in which You are travelling in had disappeared, sunk or was wrecked and Your body has not been recovered or is not found within 1 year of the date of disappearance, sinking or wrecking of the conveyance, We will presume that You have died as a result of an Accident. We will pay under the Benefit (i) of this Section as a result of this only if Your legal personal representatives provide Us a signed undertaking that the Benefit amount paid will be repaid to Us if it is discovered subsequently that You are alive;
- (8) No benefit will be payable if the Death or Injury is directly or indirectly caused by any Pre-existing Condition.
- (9) Deduction of any claims paid in this Policy Sections 1 to 5 prior to the Accidental Death or Permanent Total Disability benefit.

The maximum amount of all Benefits payable for one or more Injuries sustained by You during the Period of Insurance shall not exceed the maximum limit of this Section.

Schedule of Benefits		Percentage of Maximum Limit
(i)	Death	100%
(ii)	Permanent Total Disability from gainful employment of any and every kind	
(a)	Loss of two (2) or more Limbs	100%
(b)	Loss of one Limb	50%
(c)	Loss of both Eyes	100%
(d)	Loss of one Eye	50%
(e)	Loss of hearing	both ears 75%
		one ear 15%
(f)	Loss of Speech	75%
(g)	Removal of lower jaw by surgical operation	50%
(h)	Loss of a thumb	both phalanges 25%
		one phalanx 10%
(i)	Loss of an index finger	three phalanges 10%
		both phalanges 8%
		one phalanx 4%
(j)	Loss of other fingers	three phalanges 6%
		two phalanges 4%
		one phalanx 2%
(k)	Loss of a big toe	both phalanges 10%
		one phalanx 5%
(l)	Loss of each other toe	2%

(m)	Third Degree Burn of 20% or less of the total body surface area.	50%
(n)	Third Degree Burn of more than 20% of the total body surface area.	100%

#### Section 1.1 - No Claim Bonus (NCB)

- (1) No claim has been made during the preceding Policy Year under any Section of the Policy;
- (2) The increase in sum insured shall be earned within a period of not more than 5 consecutive years of renewal from the first inception date of the Policy.
- (3) There is no interruption of cover in the period or between Periods of Insurance;
- (4) If a claim is paid during a year, the additional increase in sum insured will be suspended for the coming renewal. The current compounded Sum Insured however will not be forfeited.
- (5) Policy is valid and inforce for each full period of insurance and Policy is renewed.

In the event that there is a change in the selected plan, the entitled sum insured shall mean the sum insured before any bonus sum insured provided for under this extension attaching to the Insured Person(s):

We will increase the sum insured in respect of Accidental Death and Permanent Total Disability for the Insured Person by 5% on the entitled sum insured on each annual renewal up to a maximum of 25% of the Original Sum Insured, provided that:

- (1) On the first day of cover in the Policy Year in which the change was effected mid-term of the Period of Insurance; or
- (2) on the first day of cover in the renewal Policy Year where the change is effected at renewal.

If cover for spouse and/or Child(ren) is included during mid-term of the Period of Insurance, the bonus sum insured accumulated under the Policy shall not apply to the newly included Insured Person(s) during the period where cover is not effected on the first day of the Policy year. The bonus sum insured accumulated under the Policy shall apply for the mentioned Insured Person(s) if the cover is effective from the first day of the Policy year.

No Claim Bonus will cease to increase subsequently if there is any Accidental Death or Permanent Total Disability claim reported and/or paid.

Table Illustration example of NCB of Value Plan

Period of Insurance	Section A			Section B		
	Claim Status (Any Claim)	Total NCB	ADPD Sum Insured	Claim Status (Any Claim)	Total NCB	ADPD Sum Insured
Year 1	No claim	0%	100,000	No claim	0%	100,000
Year 2	No claim	5%	105,000	Claim	5%	105,000
Year 3	No claim	10%	110,000	No claim	5%	105,000
Year 4	No claim	15%	115,000	Claim	10%	110,000
Year 5	No claim	20%	120,000	No claim	10%	110,000
Year 6	No claim	25%	125,000	No claim	15%	115,000
Year 7	No claim	25%	125,000	No claim	15%	115,000

#### Section 1.2 - Full Premium Refund Benefit

In the event of Accidental Death or 100% Permanent Total Disability, We will compute the full premiums paid from the first effective date of this Policy up to the last premium collected by Us to refund You or Your legal representative.



## Section 2: In-Patient & Out-Patient Medical Expenses

We will reimburse You or the Insured Person for the Medical Expenses, up to the limit in this Section, if You suffer an Accidental Injury and the recommended medical treatment by a Qualified Medical Practitioner is incurred within 14 days from the date of Accident for the first treatment and thereafter follow-up treatments to be sought within 52 weeks from the date of Accident.

### Exception to Section 2:

We will not pay claims or losses directly or indirectly caused by the following:

- (1) Any medical treatment that is caused directly or indirectly by sickness (e.g. heart attack or stroke) and not by Injury;
- (2) Any medical treatment that is caused directly or indirectly by any physical disability which existed before the start date of the Policy;
- (3) Any Pregnancy-related sickness or treatment;
- (4) Any Dental Expenses not directly or indirectly due to Accidental Injury;
- (5) Any expenses incurred for vitamins, probiotics, health supplements or skin care products.

If You are entitled to recover all or part of the expenses incurred from any person or any other source, We will only pay the balance amount of the medical expenses that are not refunded subject to the applicable limits for this Section.

### Section 2.1: Traditional Chinese Medical and/or Chiropractic Treatment Expenses

We will reimburse You for the outpatient medical expenses necessarily incurred during the Period of Insurance in relation to treatment by a Qualified Medical Practitioner of Traditional Chinese Medicine and/or treatment by a Chiropractor. The recommended medical treatment must be incurred within 14 days from the date of Accident for the first treatment and thereafter follow-up treatments to be sought within 52 weeks from the date of the same Accident.

The total payout for the treatment by a Qualified Medical Practitioner of Traditional Chinese Medical and/or Chiropractor incurred overseas and in Singapore shall not exceed the sub-limit for this Section per Accident.

## Section 3: Physiotherapy

We will reimburse You for the outpatient physiotherapy expenses incurred, up to the limit of this Section, which must be referred by a Qualified Medical Practitioner arising from an Accident during the Period of Insurance. The first physiotherapy treatment must be sought within 12 weeks from the date of the Accident and thereafter follow-up treatments to be sought within 52 weeks from the date of the same Accident.

### Important Note:

- (1) A claim under Section 2 must be admissible for this Section to be paid out.

## Section 4: Ambulance Worldwide

We will reimburse You for the ambulance transport cost incurred, up to the limit in this Section, to a Hospital due to an Accidental Injury sustained during the Period of Insurance.

### Important Note:

- (1) A claim under Section 2 must be admissible for this Section to be paid out.

### **Section 5: Emergency Medical Evacuation and Repatriation**

We will pay up to the limit in this Section for the cost incurred arising from an Accidental Injury which is customarily necessary and appropriate to move You to another location for medical treatment or for You to return to Singapore. We, at our sole discretion, will decide both the evacuation location and make all necessary arrangements.

A 24-hour emergency assist hotline +65 6222 7737 is operated for the benefit of Our Insured Person so that in the event of an emergency medical problem covered by this Policy, help and advice will be provided and if necessary, Emergency Medical Evacuation and Repatriation will be arranged.

#### **Exception to Section 5:**

We will not reimburse claim or loss directly or indirectly:

- 1) If there is any other insurance covering the same loss, damage, liability; or
- 2) Arising from the following:
  - (a) Any services not approved and arranged by Our appointed service provider or its authorised representative except that We reserve the right to waive this exclusion if You or Your travel companion cannot for reasons beyond Your control notify Our appointed service provider during an emergency situation. In such event, We reserve the right to reimburse You only for those expenses incurred for service which Our appointed service provider would have provided under the same circumstances;
  - (b) Any treatment performed or ordered by a person who is not a Qualified Medical Practitioner.

### **Optional Benefits**

#### **Section A – Cash Support Benefits**

##### **Section A1: Hospital Confinement Allowance**

We will pay You cash benefit for each complete consecutive 24-hours, up to the limit in this Section, if You are admitted to a Hospital as an in-patient due to an Accident sustained during the Period of Insurance, and/or hospitalised due to an Accidental Injury sustained overseas during the Period of Insurance.

##### **Important Note:**

- (1) Claims on Section A1 will not be applicable if Section A2 or A3 is paid.

##### **Section A2: Daily Intensive Care Unit (ICU) Income**

In the event that You are admitted to an intensive care unit (ICU) of a Hospital as an in-patient due to an Accidental Injury sustained during the Period of Insurance, We will pay You cash benefit for each consecutive 24-hour period, up to the limit in this Section or once You are discharged from the ICU, whichever comes first.

##### **Section A3: Daily High Dependency Ward (HDW) Income**

In the event that You are admitted to a high dependency ward (HDW) of a Hospital as an in-patient due to an Accidental Injury sustained during the Period of Insurance, We will pay You cash benefit for each consecutive 24-hour period, up to the limit in this Section or once You are discharged from the HDW, whichever comes first.



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#### **Section A4: Weekly Recuperation Income**

We will pay You cash benefit for each complete consecutive 7-days, up to the limit in this Section per Accident for which You are given medical leave by a Qualified Medical Practitioner after You are discharged from a Hospital as an in-patient due to an Accidental Injury sustained during the Period of Insurance.

For the avoidance of doubt, the medical leave granted must be certified by a Qualified Medical Practitioner from the same Hospital where You or the Insured Person is in confinement.

#### **Section A5: Get-You-Home Benefit**

We will reimburse You up to the limit in this Section for the reasonable land transport expenses for Your direct return to your place of residence after being discharged from the Hospital after being hospitalised for a minimum of five (5) days as an in-patient due to an Accidental Injury sustained during the Period of Insurance.

#### **Important Note for Section A:**

(1) A claim under Section 2 must be admissible for this Section to be paid out;

### **Section B –Disablement Assistance Benefits**

#### **Section B1: Home Nursing Care**

We will reimburse You for each complete consecutive 7 days up to 12 weeks per Accidental Injury sustained during the Period of Insurance that You are admitted into a nursing home, up to the limit in this Section, whichever comes first, if You suffer a Permanent Total Disability which entitles You to 50% or more of the sum insured as defined in the Schedule of Benefits in Section 1 due to an Accidental Injury sustained during the Period of Insurance.

#### **Section B2: Domestic Helper Recruitment Fee**

We will reimburse You for the agency fees charged by a Singapore registered domestic helper recruitment agency up to the limit in this Section within 12 weeks after You suffer a Permanent Total Disability which entitles You to 50% or more percentage of the sum insured as defined in the Schedule of Benefits in Section 1 due to an Accidental Injury sustained during the Period of Insurance.

#### **Important Note for Sections B1 and B2:**

- (1) A claim under Section 1 must be admissible for these Sections to be paid out;
- (2) A claim can be made under either Section B1 or B2 but not both.

#### **Section B3: Personal Mobility Aids**

We will reimburse You for the costs reasonably incurred for buying or renting mobility aids (such as wheelchair, walking aids or similar) prescribed by a Qualified Medical Practitioner, up to the limit in this Section within 12 weeks after You suffer a Permanent Total Disability which entitles You to 50% or more percentage of the sum insured as defined in the Schedule of Benefits in Section 1 due to an Accidental Injury sustained during the Period of Insurance.

#### **Section B4: Home Modification Aids**

We will reimburse You the reasonable costs of modifying Your home in Singapore needed due to an Accidental Injury sustained during the Period of Insurance, up to the limit of this Section within 12 weeks after You suffer a Permanent Total Disability which entitles You to 50% or more percentage of the sum insured as defined in the Schedule of Benefits in Section 1 due to an Accidental Injury sustained during the Period of Insurance.

#### Exceptions to Section B4:

We will not pay for:

- (1) Modifications to Your home which do not aid You to move around.
- (2) Modifications to a home which is not Your residing home.
- (3) Damages arising from the modification works.

#### Important Note for Sections B3 and B4:

- (1) A claim under Section 1 must be admissible for these Sections to be paid out.

### Section C – Lifestyle Assistance Benefit

#### Section C1: Home Loan Protector

We will reimburse You, up to the limit in this Section, for the outstanding home loan amount at the date of the Accident, that You are directly and legally liable for, if You suffer a Permanent Total Disability due to an Accidental Injury which entitles You to 75% or more of the Permanent Total Disability as defined in the Schedule of Benefits under Section 1 and/or You sustained Accidental Injury that resulted in Accidental Death during the Period of Insurance.

#### Section C2: Car Loan Protector

We will reimburse You, up to the limit in this Section, for the outstanding car loan amount at the date of the Accident that You are directly and legally liable for, if You suffer a Permanent Total Disability due to an Accidental Injury which entitles You to 75% or more of the Permanent Total Disability as defined in the Schedule of Benefits under Section 1 and/or You sustained Accidental Injury that resulted in Accidental Death during the Period of Insurance.

#### Section C3: Credit Card Payment Protector

We will reimburse You, up to the limit in this Section, for the outstanding credit card bill amount at the date of the Accident that You are directly and legally liable for, if You suffer a Permanent Total Disability due to an Accidental Injury which entitles You to 75% or more of the Permanent Total Disability as defined in the Schedule of Benefits under Section 1 and/or You sustained Accidental Injury that resulted in Accidental Death during the Period of Insurance.

#### Exception to Section C3:

We will not pay for credit card loan that was charged on the credit card.

#### Important Note for Sections C1, C2 and C3:

- (1) A claim under Section 1 must be admissible for these Sections to be paid out.

#### Section C4: Personal Possession Protector

We will reimburse You, up to the limit in this Section, for accidental loss of or damage to Your personal belongings carried by You at the time of the Accident, which occurs during the Period of Insurance.

Items with proof of purchase submitted for claim assessment will be subject to the wear, tear and depreciation adjustment as per the table below:

Age of each item	Reduction in value of item
Less than one (1) year old	0%
Less than two (2) years old	25%
Less than three (3) years old	50%
Three (3) years or older	75%

**Conditions:**

- (1) We will, at Our discretion, determine whether to repair, replace or make payment for the item;
- (2) You must provide proof of purchase for any items, pair or set upon submission of claim. If no proof of purchase is provided, We will pay up to S\$50 per item, up to a maximum of five (5) items;
- (3) If any article is proven to be beyond economic repair, a claim will be dealt with as if the article had been lost;
- (4) In the event of loss of or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value of the pair or set of article;
- (5) For mobile phones, We will pay the higher of the purchase price published by the telecommunications provider's trade-in listing in Singapore if the item is less than one (1) year old and You have proof of purchase. If the item is older than a year or You do not have proof of purchase we will pay S\$50 per item;

**Section C5: Pet Support Care**

We will pay You cash benefit for each complete consecutive 24 hours for Your expenses incurred which You have placed Your dog or cat in a kennel, cattery or pet hotel, for up to 10 days or upon your hospital discharge whichever earlier. In the event of a death occurred within the first 10 days of the in-patient hospitalisation, We will continue to pay the expenses incurred which You have placed Your dog or cat in a kennel, cattery or pet hotel, for up to the remaining unutilized 10 days.

**Important Note for Sections C4 and C5:**

- (1) A claim under Section 2 must be admissible for these Sections to be paid out

**Section D - Infectious Disease Extension Benefit**

We will extend the coverage in Section 2, Section 4 and Optional Benefit Section A (if added on) if You and/or the Insured Person contracted one of the Infectious Diseases listed in the Definitions during the Period of Insurance.

Exception to Section D

We will not pay any claim for:

- (a) Diagnosis of Infectious Disease within fourteen (14) days from the Policy date of purchase;
- (b) Any Infectious Disease which is not defined in the Policy;
- (c) Infectious Disease which has been announced as an epidemic by the health authority in Singapore or the Government of the Republic of Singapore or a pandemic by the World Health Organisation; in the affected countries, from the date of announcement until the date when the epidemic or pandemic ends.

**Coverage Extensions**

- (1) Exposure Clause

This Policy is extended to cover Death of You or the Insured Person caused by drowning and/ or Death caused by exposure resulting from a mishap to an aircraft or vessel in which You or the Insured Person is travelling.

- (2) Disappearance Clause

It is agreed that after a reasonable period of time has elapsed and with all available evidence examined, there is a reason to presume the Death of You or the Insured Person, as a result of an occurrence which is covered by the Policy, the disappearance of You or the Insured Person shall be deemed to be a claim made under this Policy. If at any time after payment by Us, You or the Insured Person shall be found to be living, all sums so paid shall be refunded to Us.

(3) Strike, Riot, Murder and Assault

It is agreed that in the event that You or the Insured Person shall suffer Accidental Injury arising from strike, riot, murder and assault which shall result in the Death or disability within 1 year, We will pay the appropriate benefit to You or the Insured Person provided that such Injury does not arise out of You or the Insured Person's participation, collaboration or provocation of such act.

(4) Suffocation

This Policy is extended to cover Death of You or the Insured Person as a result of suffocation by poisonous fumes, gas or smoke provided that such Injury is not arising out of or in connection with You or the Insured Person's own wilful or intentional act.

(5) Insect or Animal Bites

This Policy is extended to reimburse the Medical Expenses incurred for the treatment of insect or animal bites by a Qualified Medical Practitioner, subject to the limits specified in Section 2 per event.

(6) Food and Drinks Poisoning

This Policy is extended to reimburse the Medical Expenses incurred for the treatment of food and drinks poisoning by a Qualified Medical Practitioner, subject to the limits specified in Section 2 per event.

## GENERAL EXCLUSIONS

The exclusion stated below applies to the entire Policy. More specific exclusions pertaining to each Section are applied in addition to these. We do not cover claims for events that arise directly or indirectly resulting from:

You or the Insured Person's health, illness and/or medical conditions listed below:

- (1) Pre-existing condition as defined in the Definition, congenital disease or physical abnormality;
- (2) Known Event or self-exposure to needless peril (except in an attempt to save human life);
- (3) Sickness or disease not resulting from Accidental Injury except if Infectious Disease optional benefit is taken up and within the defined diseases to be covered;
- (4) Suicide or intentional self-injury;
- (5) Dental disease, dental care or surgery;
- (6) Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an Accident;
- (7) Sickness or disease or Injury due to a gradually operating cause;
- (8) Stress, anxiety, depression, or any emotional, psychiatric or sleep disorder or condition, while sane or insane;
- (9) Any cosmetic or plastic surgery or any elective surgery;
- (10) Influence of alcohol or the use of drugs (other than drugs used in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction);
- (11) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex);

You or the Insured Person engaging in:

- (12) Any professional sports or in any games or sport whereby You would earn remunerations, donation, sponsorship or income of any kind;
- (13) Any racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing, or any activity involving You being airborne (whether suspended or not);

- (14) Flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
- (15) Motorcycling (as a rider or a pillion);
- (16) Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving for an Insured Person who is duly qualified and certified as a diver by an internationally recognized diving organisation or unless such Insured Person is at the time of the event giving rise to a claim actually receiving diving instruction from a duly qualified and certified diving instructor; You or the Insured Person engaging in any of the occupations or activities below unless agreed by Us,
- (17) Air crew, ship crew, fisherman, diver or any occupation involved in underwater activity;
- (18) Any occupation dealing with explosives, poisonous or hazardous gases or substances;
- (19) Personnel involved in a manual capacity at shipyards or any occupation involving work on board vessels or oil rigs or similar structures;
- (20) Driver or operator of construction plant and machinery;
- (21) Personnel involved in manual capacity at construction sites/ tunnels or any occupation engaged in maintenance and repair work at height above 10 meters from ground level;
- (22) Personnel involved in cleaning, roofing, repair activities involving scaffolding or gondolas or all forms of outdoor work at height above 10 meters from ground level;
- (23) Professional sportsmen or sports instructor;
- (24) Jockey, horse trainer or groom and the like;
- (25) Paramedic or personnel in national service or regular service such as Singapore Armed Forces, Singapore Police Force or Singapore Civil Defence Force except those on sedentary duties or reservist training during peace time;
- (26) Full time or part time personnel working to provide security services such as auxiliary police officer, security officer (armed) and the like.

Other incidents listed below,

- (27) Currency shortages due to mistake;
- (28) Currency exchange rate differences;
- (29) Mysterious disappearances or unexplained losses;
- (30) Nuclear fission, nuclear fusion or radioactive contamination;
- (31) Your engagement in naval, military, air force service or operations, construction or demolition work, air crew, offshore or mining, aerial photography/surveyor, ship crew, professional diver, any work handling explosives or hazardous substances or work in a war zone or for disaster relief organisations;
- (32) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a Civil War, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

## GENERAL CONDITIONS

### (1) Governing Law

This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.

### (2) Responsibility

You must adhere to the following conditions, otherwise We reserve the right not to pay any claims under this Policy or declare this Policy void.

- (a) Inform Us of any changes to the information that you have declared during the purchase of policy within 3 calendar days of the changes;



- (b) Exercise reasonable care and take all precautions to prevent Accident, Injury or Sickness and safeguard Your personal belongings against loss or damage;
- (c) Fully and truthfully disclose all facts You know or ought to know which is material to Our decision to Insure You or pay claims under the Policy;
- (d) Cooperate with Us throughout the claim process.

**(3) Change of Occupation**

If You or the Insured Person shall engage in any occupation other than the occupation disclosed for this Policy, We must be informed in writing within 3 calendar days of the change, otherwise no claim shall be payable in respect of any Accidental Injury, Accidental Death or Hospital Confinement arising out of or in the course of such occupation.

**(4) Change in Country of Residence**

It is a condition precedent to liability under this Policy that We must be informed in writing of any change in Your or the Insured Person's Country of Residence within 3 calendar days of the change. A change in the Country of Residence shall be deemed to mean the Person living or intending to live in another country other than Singapore in excess of 12 consecutive calendar months.

**(5) Travel Assistance**

We have made arrangements with Our appointed service provider to provide 24-hour Emergency Assist Hotline travel assistance to You before the Trip or while You are overseas. The Hotline number to dial is +65 6222 7737.

The below mentioned services are purely on referral or arrangement basis. All payment for use of any of the services below is to be paid directly to the service provider.

- (a) **Visa and Inoculation Requirements Information**  
Our appointed service provider shall provide information concerning Visa and inoculation requirements for foreign countries upon Your request.

- (b) **Interpreter Referral**  
Our appointed service provider will provide You with the names, telephone numbers and hours of opening of the interpreter's office in foreign countries.  
Although Our appointed service provider shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured.

- (c) **Legal Referral**  
Our appointed service provider will provide You with the name, address, telephone numbers, hours of opening of the referred lawyers and legal practitioners. Our appointed service provider will not give any legal advice to You.

Although Our appointed service provider shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured.

- (d) **Embassy Referral**  
Our appointed service provider shall provide You with the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.



(e) **Emergency Message Transmission**

In the event of an emergency or a hospital confinement, Our appointed service provider will undertake to keep Your Immediate Family informed, upon Your or Your travelling companion's request and/or consent.

We and Our appointed service provider do not warrant the services of the service providers and shall not be liable for any Injury, damage or loss to persons, property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this Section.

The service providers recommended by Our appointed service provider are not Us or Our appointed service provider. We and Our appointed service provider shall also not be responsible or liable for the action, advice, information given, statements made by the service providers or any person in the provision of such service or assistance under this Section.

**(6) Automatic Termination of Coverage**

Coverage under this Policy will automatically expire and the Policy shall cease:

- (a) On the Premium due date when any Premium is not paid or when authorisation for payment for any Premium is not given by a bank processing centre on its due date;
- (b) When the Policy is not renewed by its due date;
- (c) When the Policy is cancelled by You in accordance with the provisions stated in Condition 14, on the dates specified therein;
- (d) On the date when You or the Insured Person attains 70 years of age;
- (e) On the date when the Child attains 18 years of age or 24 years of age if studying full time in a recognised institution of higher learning or is married or in employment; or
- (f) Upon the death of Yourself or the Insured Person.

**(7) Fraud**

Any fraud, misstatement or concealment in respect of this insurance or of any claim shall render this Policy null and void and any Benefit due shall be or become forfeited and We reserve the rights to recover any claims paid.

**(8) Claim Matters**

- (a) All claim enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible, not later than thirty-one (31) days upon the date of Accident, to Our appointed claims handling agent;
- (b) You are to inform the relevant law enforcement authorities, transport company, at the time of loss and submit the documentation provided to You by these entities;
- (c) Contact Our Emergency Helpline in the event of a medical emergency covered under this Policy to enable our Emergency Helpline to promptly assist You and if necessary, to provide medical evacuation and repatriation;
- (d) Submit all documents requested by Us to process your claim, including but not limited to, medical certificates or reports stating the nature of the illness and injuries, medical history records, original or certified true copies of invoices, receipts and police or service providers' reports obtained at your expense;

- (e) Compensate or reimburse Us for any claim payments the Company made to You, following which You received other payments for the same event. If You have other insurance against the events covered or are entitled to a reimbursement of all or part of the claim expense from any other source, We will only be liable for the difference between the amount recoverable from them and the amount that would otherwise have been payable under Your policy.

**(9) Rights of Recovery**

The Company reserve the right to recover any payment from You or any party who incurred the liability and should the Company be obligated to settle a claim by virtue of any applicable law or industry agreement, which without We would have not been obligated to pay.

If the Company have paid for any loss, damage or injury under the Policy:

- a) Your right to recover from another party is subrogated to Us;
- b) should it be determined that the claim was inadmissible under the Policy or the Policy has been voided, We reserve the right to recover any payment from You.

**(10) Arbitration**

All disputes or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to our liability.

**(11) Renewal**

We will contact you at least forty-five (45) days in advance of your renewal date with our offer to renew or give you time to make other arrangements if we are unable to renew your insurance. The renewal offer will include the premium and any changes in the terms and conditions for the next period of cover.

**(12) Force Majeure**

The Company may, on such notice in writing, terminate this Policy if the Company is or becomes prevented from performing its obligation under the Policy due to:

- (a) acts of God;
- (b) outbreaks of war, hostilities, riot, civil commotion, strikes, acts of terrorism;
- (c) the act of any government or authority (including sanctions, embargoes, refusals or revocations of any licence or consent);
- (d) outbreak of any communicable disease;
- (e) fire, storm, tempest or flood;
- (f) default or failure of a third-party; or
- (g) any cause or circumstance whatsoever beyond the Company's reasonable control.

**(13) Cancellation and Premium Refund**

This insurance may be terminated at the request of the Insured by giving the Company thirty (30) days' prior notice, in which case the Company will retain the customary short period rate for the time the Policy has been in force. We will refund you the premium paid less S\$25 being the cancellation fee if the cancellation is before the commencement date of the policy.

The Company will not refund any premium if:

- (a) a claim has been paid or reported under this Policy;
- (b) the refund amount is less than \$25; or
- (c) the premium for the Policy is not paid yet.

All premium refund will be subject to GST.

**(14) Free Look Period**

During the 14-day free look period, commencing from the issuance date of the Policy, if you find the Policy unsuitable for any reason after evaluating the benefits, terms and conditions, please return the Policy to us within the 14-day free look period for cancellation. The Policy will be terminated from the Effective Date of Insurance and any premium charged to you will be refunded.

**(15) Payment Before Cover Warranty**

(a) 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:

- (i) Cash for the premium is handed over to the Insurer;
- (ii) A credit or debit card transaction for the premium is approved by the issuing bank;
- (iii) Payment through an electronic medium including the internet is approved by the relevant party.

(b) In the event that the total premium due is not paid to the Insurer 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.

**(16) Contract (Rights of Third Parties) Act 2001**

A person who is not a party to this Certificate of Insurance and/or Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms. Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

**(17) Property Cyber and Data Exclusion (LMA 5401)**

(a) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

- 1.1 Cyber Loss;
- 1.2 Loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

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

(c) This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

**(18) IT Clarification**

Property damage covered under this Certificate of Insurance and/or Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from the Certificate of Insurance and/or Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

**(19) PDPA Clause (Individual)**

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

A copy of Our Privacy Notice can be found at [www.uoi.com.sg](http://www.uoi.com.sg)

**(20) 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 Us or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**(21) Sanction Limitation and 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.

**(22) Nuclear / Chemical / Biological Terrorism Exclusion**

It is agreed that, regardless of any contributory cause(s), this Policy does not cover any claims in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

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 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.

## DEFINITIONS

1. **"Accident / Accidental"** means an unforeseen and unexpected event.
2. **"Act of Bankruptcy"** means an action by a debtor that can lead to creditors filing a bankruptcy petition against them and bankruptcy is a legal process that makes a person unable to pay their debts and forces them to give up control of their finances.
3. **"Adult"** refers to a person who is Age eighteen (18) years and above on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
4. **"Age"** means the age of the Insured or Insured Person on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
5. **"Child"** refers to a fully dependent child under the Age of eighteen (18) years old or up to twenty-three (23) years who is studying full-time in a recognised institution of higher learning and is not married nor in the employment on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
6. **"Chiropractor"** means a legally licensed practitioner duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending Chiropractor shall not be the Insured Person, the Insured Person's spouse, the travel companion of the Insured Person, or a person who is related to the Insured Person.
7. **"Civil Commotion"** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
8. **"Civil War"** means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious, or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, Coup d'état, the consequences of Martial Law.
9. **"Computer System"** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility owned or operated by the Insured or any other party.
10. **"Cyber Act"** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
11. **"Cyber Incident"** means:
  - (a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - (b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
12. **"Cyber Loss"** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any

Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

13. **"Data"** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
14. **"Dental Treatment"** means emergency treatment of sound and natural teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns, dentures, or implants.
15. **"Family Plan"** means You and Your legal spouse with any number of Your Child(ren) insured under the same Policy, dependent Child(ren) will be covered for free.
16. **"Hospital"** means an establishment which meets all of the following requirements:
  - (a) holds a licence as a Hospital (if licensing is required in the state or Governmental jurisdiction);
  - (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
  - (c) provides 24-hour nursing service by registered or graduated nurses;
  - (d) has a staff of one or more licensed physicians available at all times;
  - (e) provides organised facilities for diagnosis and major surgical facilities and
  - (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.
17. **"Illness"** means any noticeable change in physical health of an Insured Person due to a medical condition contracted, commencing or manifesting which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Illness for which the claim is made provided the Illness is not a Pre-Existing Condition and nature of Illness is not excluded from this Policy.
18. **"Infectious Disease"** means Anthrax infection, Avian Influenza due to Influenza A viral strains, H5N1/ H9N2/ H7N7/ H7N9/ H1N1, Chikungunya, Dengue Fever, Hand, Foot and Mouth Disease (HFMD), Japanese Viral Encephalitis, Legionnaires' Disease, Malaria, Measles, Melioidosis or 'Soil Disease', Middle East Respiratory Syndrome Coronavirus (MERS-CoV), Mumps, Nipah Viral Encephalitis, Plague, Rabies, Rubella, Tuberculosis, Severe Acute Respiratory Syndrome (SARS), Variant Creutzfeldt-Jakob Disease or 'Mad Cow Disease', Yellow Fever or Zika Virus and Monkey Pox which is diagnosed by a Qualified Medical Practitioner during the Period of Insurance and is supported by acceptable clinical, radiological, histological and/or laboratory evidence.
19. **"Injury"** means Injury caused by an Accident, and which shall have occurred solely by and independently of any other causes. Such Injury includes injuries resulting in Permanent Total Disability or death.
20. **"Insurer/Our/We/Us"** refers to United Overseas Insurance Limited ("UOI").
21. **"Insured / Insured Person"** refers to the people whose name(s) is/are shown in the Certificate of Insurance/ Policy for Age up to sixty-five (65) years unless otherwise with written acceptance by Us.
22. **"Known Event"** means any situation that is made known to You or You ought to have known of before the Insurance is purchased, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which may affect Your

health, loss to pre-paid itinerary or disrupt Your Trip, including but not limited to, Riot, Strike, Civil Commotion, epidemic, pandemic or natural disaster.

23. **"Loss of Eye"** means the complete and irrecoverable and irremediable loss of sight of an eye.
24. **"Loss of Limb"** means:
  - (a) in the case of any upper limb loss by physical severance of at least all four (4) fingers in their entirety or permanent total loss of use of an entire arm or hand;
  - (b) in the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
25. **"Loss of Speech"** means total permanent inability to communicate verbally.
26. **"Off-duty"** means the Insured Person is not performing their regular work activity directly or indirectly relating to their occupation or at their workplace and not residing in the work premises.
27. **"Period of Insurance"** means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance and/or Policy.
28. **"Permanent Total Disability"** means absolute disablement for fifty-two (52) weeks and at the end of that time beyond hope of improvement.
29. **"Pre-existing Condition"** means any Injury, Illness or physical condition
  - (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy;
  - (b) which you have prior knowledge of or should reasonably know about, including manifestations and symptoms which existed before the Period of Insurance.
30. **"Qualified Medical Practitioner"** means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, the travel companion of the Insured Person, or a person who is related to the Insured Person.
31. **"Third Degree Burn"** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
32. **"Traditional Chinese Medicine"** means treatment or conduct by a Qualified Medical Practitioner of any of the following acts or activities:
  - (a) acupuncture;
  - (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
  - (c) the regulation of the functional states of the human body;
  - (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person or supplying the herbal medicine or by another Qualified Medical Practitioner;
  - (e) the processing of any herbal medicine; and
  - (f) the retailing of any herbal medicine, on the basis of Traditional Chinese Medicine.
33. **"You/Your"** refers to the people who is/are named as Insured or Insured Person in the Certificate of Insurance / Schedule.