

Paymaster

Policy Wordings

Please read this insurance Policy carefully to ensure that you understand the terms and conditions and that this Policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

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Introduction

Paymaster is a Policy tailored to provide comprehensive worldwide coverage for professional pilots, flight instructors, air traffic controllers and aircraft maintenance engineers licensed in Singapore.

This Policy is a legal document which sets out the terms and conditions of a contract of insurance between Liberty Insurance Pte Ltd and You.

In consideration of the payment of premium to Us specified in the Policy Schedule and subject to the definitions, limitations, exclusions, terms and conditions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent as provided under this Policy while the Policy is in force.

The currency for this insurance is Singapore Dollars (S\$).

The proposal, declarations, statements and answers made by You or on Your behalf at any time shall form the basis of the contract. This Policy, the Policy Schedule, any endorsements and memoranda shall be read as one contract and any words or expressions to which a specific meaning has been attached in any of them shall have the same meaning wherever they appear.

To ensure maximum protection and benefits from the Policy, please read the Policy carefully and inform Us immediately if it is not in accordance with Your requirements.

Eligibility

You must be:

1. an individual or group of professional pilots or flight instructors holding a valid Commercial Pilot License (CPL), Multi-crew Pilot Licence (MPL) or Airline Transport Pilot License (ATPL) issued by the Civil Aviation Authority of Singapore (CAAS); or
2. an individual or group of air traffic control officers holding a valid Air Traffic Controller License issued by the Civil Aviation Authority of Singapore (CAAS); or
3. an individual or group of aircraft maintenance engineers holding a valid Aircraft Maintenance License issued by the Civil Aviation Authority of Singapore (CAAS); and
4. between 18 to 65 years of Age and not more than 55 years of Age at the Policy Commencement Date of the first Period of Insurance
5. gainfully employed; and
6. actively at Work

Definitions

The following definitions apply to the Policy. When interpreting these Policy terms and conditions, references to the singular include the plural and vice versa and to the masculine include the feminine and vice versa.

1. Accident/Accidental

Any event or occurrence which is unintended, involuntary, sudden, fortuitous and unforeseeable and occurs during the Period of Insurance.

2. Actively at Work

On the Policy Commencement Date and each subsequent renewal of this Policy, You must be:

- a) currently employed; and
- b) mentally and physically capable of carrying out all the normal duties for which You hold a professional License

3. Age

Age at last birthday.

4. Benefit Limit

The total amount payable under the Policy for each cover selected. This is the annual maximum amount per Insured inclusive of any applicable sub-limits that We will pay within the Period of Insurance as shown on the Policy Schedule.

5. Benefit Percentage

The stated percentage of eligible benefits which We will pay You, subject to the Benefit Limits as stated in the Policy Schedule.

6. Date of Loss

The day that You sustain an Injury or the day the Illness manifests itself that resulted in a Permanent Loss of License.

7. Expedition

Any journey organized for a particular purpose including but not limited to trips to generally remote, inhospitable and/or inaccessible interiors of a country or areas previously unexplored or unchartered or trips undertaken for scientific, research or political purpose.

8. Extreme Sports/Activities

Refers to action and/or adventure sports/activities which in Our sole opinion presents a high degree of inherent risk or danger and involves the use of one or more of the following elements: speed, height, high level of expertise, high level of physical exertion or highly specialized gear or stunts.

9. Home Country

Your country of citizenship. In the event of dual nationality, You shall select one nationality.

10. Hospital

Hospital means a facility duly registered with government authorities which:

- a) holds a valid license
- b) operates primarily for the care and Treatment of sick or injured persons as in-patients
- c) has a staff of one or more physicians available at all times
- d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call
- e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and
- f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged or similar institution

11. Immediate Family Member

Your spouse, child/children, parents,

brother/s, sister/s, grandparents and parent/s-in-law.

12. Illness

Any physical condition or mental/behavioral disorder, marked by a pathological deviation from the normal healthy state which first appears during the Period of Insurance.

13. Injury

Bodily injury sustained by You during the Period of Insurance and caused by an Accident solely and independently of any other causes and which does not result from an Illness.

14. Insured/You/Your

The person(s) named as Insured Person(s) in the Policy Schedule.

15. Liberty/We/Our/Us/Company

Liberty Insurance Pte Ltd

16. License

A permit duly issued by the Licensing Authority which allows You to perform all the normal duties of Your Occupation.

License in respect of:

- a) professional pilots and flight instructors refers to a valid Commercial Pilot License (CPL), Multi-crew Pilot License (MPL) or Airline Transport Pilot License (ATPL)
- b) air traffic control officers refers to a valid Air Traffic Controller License
- c) aircraft maintenance engineers refers to a valid Aircraft Maintenance License

17. Licensing Authority

The regulatory authority responsible for issuing the License that permits You to undertake the duties of Your Occupation. For the purpose of this Policy, the licensing authority refers to Civil Aviation Authority of Singapore (CAAS) and its successors.

18. Medical Certificate

A certificate duly issued by the Civil Aviation Medical Board (CAMB) or other such body authorized by the Licensing Authority, that validates that You have satisfied the medical requirements set out by the Licensing Authority in order to undertake Your Occupation.

19. Occupation

Your usual paid occupation as declared to Us.

20. Overseas

Any place or country other than Singapore.

21. Pre-Existing Condition

Any Injury, Illness or condition which existed or have developed symptoms or which there existed manifestations prior to the Policy Commencement Date:

- a) for which You received medical advice or Treatment recommended by a medical practitioner
- b) for which You received medical Treatment, diagnosis, consultation or prescribed drugs by a medical practitioner; or
- c) for which You were aware or should reasonably have been aware

22. Period of Insurance

The period of cover stated in the Policy Schedule during which You are insured under this Policy.

23. Permanent Loss of Licence

Your absolute prevention from acting in any capacity for which You hold a License, due to the permanent rescindment of Your License by the Licensing Authority, arising from Your inability to maintain a valid Medical Certificate following Injury or Illness.

Suspension must be evidenced by Our receipt of an unfitness assessment, issued

by the Civil Aviation Medical Board (CAMB) or other such body authorized by the Licensing Authority, within 30 days of the Date of Loss.

24. Policy

This refers to the contract of insurance between Liberty Insurance Pte Ltd and You which will consist of the following:

- a) this Policy
- b) the Policy Schedule
- c) all endorsements; and
- d) the proposal form, declarations, memoranda, notes, statements and answers submitted by You or on Your behalf at any time, whether upon initial inception or renewal

25. Policy Commencement Date

The commencement date in the Period of Insurance stated in the Policy Schedule.

26. Policy Schedule

The typed sheet attaching to this Policy which forms part of and should be read in conjunction with the Policy.

27. Treatment

Reasonable and customary examinations, consultations, hospitalization, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a medical practitioner registered under the Medical Registration Act (Cap. 174) or a Traditional Chinese Medicine practitioner registered under the Traditional Chinese Medicine Practitioners Act (Cap. 333A), or chiropractor to relieve or cure a disease, illness or Accidental Injury during the Period of Insurance.

28. Terrorism

An act, or acts, or any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or

to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

29. Waiting Period

A period starting from the Policy Commencement Date of the first Period of Insurance during which a condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on the Policy Schedule.

Income Protection | 1

If during the Period of Insurance You sustain an Injury or Illness resulting in Your Permanent Loss of License within 12 months from the Date of Loss, We will pay You up to the Benefit Limit stated in the Policy Schedule and in accordance with the Table of Compensation below subject to a Waiting Period of 90 days.

Table of Compensation

Age (at date of Permanent Loss of License)	Benefit Percentage
61	50%
62	45%
63	35%
64	30%
Age 65 onwards	0%

Conditions to Section 1

- a) You must be Actively at Work on the Policy Commencement Date and subsequent renewals of this Policy

Accidental Death 2

- b) Permanent Loss of License must occur within 12 months from the Date of Loss
- c) You must produce documentary evidence issued by the Licensing Authority of Your Permanent Loss of License
- d) We shall indemnify you under this Section subject to a signed undertaking that if Your Licence is reinstated within 36 months from the date of payment, such benefit shall be refunded to Us
- e) You cannot claim under both Sections 1 and 2 in respect of the same event
- f) Our maximum liability shall not exceed S\$300,000 per-life regardless of the number of Paymaster policies insured with Us; and
- g) Once We have indemnified You under this Section, the Policy shall terminate and all benefits shall cease to be payable

Exclusions to Section 1

We will not be liable in respect of:

- a) any claims under Section 1 of this Policy, once You attain Age 65 unless We have agreed to extend cover by prior notice and agreement
- b) Your death within 30 days from the Date of Loss unless liability has already been admitted by Us; and
- c) a condition arising within the applicable Waiting Period of 90 days from the Policy Commencement Date

If during the Period of Insurance You suffer an Injury caused solely and directly by Accidental, violent, visible and external means (not caused whether proximately or otherwise, directly or indirectly by an Illness or disease) resulting in death within 180 days from the date of the Accident, We will pay You/Your estate up to the Benefit Limit stated in the Policy Schedule and in accordance with the Table of Compensation below.

Table of Compensation

Age (at Accident date)	Benefit Percentage
61	50%
62	45%
63	35%
64	30%
Age 65 onwards	0%

Conditions to Section 2

- a) Accidental Death caused by a motor vehicle accident shall be payable by Us only if it is accompanied by a Police Report filed in the Republic of Singapore or the country of loss.
- b) If You are exposed to an element resulting in an Accident and Your body has not been found within 1 year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance on which You were traveling and it is reasonable to believe that You have died as a result of Injury, the Benefit Limit stated in the Policy Schedule in accordance with the Table of Compensation above shall become payable to Your personal representative on the condition that if this belief is subsequently found to be wrong, You

will be liable personally to refund the benefits to Us.

- c) You cannot claim under both Sections 1 and 2 in respect of the same event.
- d) Our maximum liability shall not exceed S\$300,000 per-life regardless of the number of Paymaster policies insured with Us.
- e) Once We have indemnified You under this Section, the Policy shall terminate and all benefits shall cease to be payable.

Passive War Extension

Section 1 - Income Protection & Section 2- Accidental Death of this Policy are extended to cover You in respect of death or bodily Injury which may be sustained through 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 an uprising, military or usurped power, but only provided that no state of war exists in the respective country when You travel thereto and that such country is not the place of Your residence and also only provided that You shall prove that at the time of suffering the loss You were in no way directly, indirectly, proximately or remotely, actively or otherwise participating or engaging in any of such activities, save for any actions or steps as were reasonably necessary for Your protection or the protection of Your property, nor were You in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal with such activities.

Provided always that there is no cover in respect of passive war risks after the expiry of 30 days following the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause herein during Your visit of such

country.

Where You are insured under more than one Policy with the Company covering Passive War Extension, Our maximum liability for any and all claims arising directly or indirectly from Passive War Extension will be limited to one Policy only (with the highest limit on Passive War Extension where applicable).

Worldwide Security Alerts 3

During the Period of Insurance and upon registration worldwide security alerts will be available to You through:

1. Security Information on the country You are visiting
2. Push e-mail alerts
3. Daily news bulletins
4. Smart phone application
5. SMS special incident advisory

Your Immediate Family Members have the option to register for security alerts, subject to an additional premium.

You may contact **Liberty Helpline (+65) 6636 1131** for enquiries.

Emergency Medical Evacuation 4

If You sustain an Injury or an Illness occurs while You are Overseas during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following assistance and services, subject to the Benefit Limit in the Policy Schedule and the terms and conditions:

Emergency Medical Evacuation

If the event of a Serious Medical Condition whilst You are Overseas, We will organize and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

“Serious Medical Condition” means a condition which, in our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

Repatriation

We will arrange and pay for the medically necessary expenses unavoidably incurred in returning You to Singapore or Your Overseas Residence following an emergency medical evacuation where You are evacuated to a place outside Your Home Country and/or Overseas Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

1. whether Your Injury or Illness is sufficiently serious to warrant emergency medical evacuation
2. the place to which You will be evacuated; and
3. the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time

24-hour Medical & Travel Assistance 5

Whilst Overseas during the Period of Insurance, You may contact **Liberty Helpline (+65) 6636 1131** for the following medical and travel assistance:

Medical

1. Medical advice to You over the phone
2. Name, address, telephone number, hours of operation of medical practitioners, Hospitals, clinics, dentists, dental clinics
3. Arrangement of appointments with a medical practitioner
4. Arrangements for Your Hospital admission if We consider it necessary; and
5. Monitoring Your medical condition during hospitalization

Travel

1. Information concerning visa or inoculation requirements for any country Overseas

2. Address, telephone number and hours of operation of the nearest appropriate consulate or embassy in the country You require
3. Information on temperatures of major cities Overseas
4. Exchange rate of major currencies against Your Home Country currency
5. Directions for recovery if You have lost Your baggage
6. Reference to the appropriate authorities if You lose Your passport while traveling outside Your Home Country; and
7. Keeping Your Immediate Family Members informed in the event of an emergency or Hospital confinement

Liberty China Card 6

Liberty China Card provides You with seamless and cashless inpatient admission to designated local Hospitals in China, Hong Kong and Taiwan.

You may call **Liberty Helpline (+65) 6636 1131** for 24-hour Overseas medical service referral and walk in to the Hospital recommended in China, Hong Kong or Taiwan for cashless inpatient admission by presenting Your Liberty China Card or a copy of Your Certificate of Insurance.

This card however, does not guarantee the reimbursement of any medical expenses incurred. All claims shall be assessed based on the terms and conditions of this Policy.

Bail Bond Facility 7

During the Period of Insurance, if You have been arrested for a bailable offence whilst Overseas, We will provide the following services:

1. Refer You to a local legal adviser
2. Provide You with the name, address and telephone numbers and if requested and available, the office hours of the lawyer referred
3. Arrange for a bail bond for Your conditional release for a non-criminal offence; and
4. Provision of financial guarantee subject to Us securing payment from You through Your credit card or funds provided by Your Immediate Family Members

This service shall be subject to lawyers' availability in the country of Your arrest. You may contact **Liberty Helpline (+65) 6636 1131** to activate this service.

Personal Liability 8

We will indemnify You for all sums which You may be legally liable arising during Your stay Overseas as a result of:

1. Accidental death or Injury to a third party; or
2. Accidental loss or damage to property of any third party

We will also indemnify You in respect of any claims to which the indemnity under this section applies:

1. all costs and expenses recoverable from You by third parties
2. all costs and expenses incurred with Our written consent

Our liability for all compensation payable in respect of any one occurrence and in the aggregate shall not exceed the Benefit Limit stated in the Policy Schedule.

Condition to Section 8

As a condition precedent to our liability, You must not make any offer or promise of payment or admit liability or fault to any other party, or become involved in any litigation without our written approval.

Exclusions to Section 8

We are not liable in respect of legal liability arising from:

1. the death of or Injury to You, Your Immediate Family Members or any of Your employees
2. loss or damage to any property that is owned or controlled by You, Your Immediate Family Members or any of Your employees
3. Your Occupation
4. failure to perform Your duty under a contract
5. accepting liability without Our agreement
6. Your own unlawful, malicious, deliberate or intentional acts
7. judgments which are not delivered by or obtained from a Court of competent jurisdiction within Singapore
8. legal costs resulting from any criminal proceedings
9. punitive, aggravated or exemplary damages
10. the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals
11. Your participation in any motor rallies, or car, motorcycle, boat or aerial racing
12. aerial devices or aircraft landing areas
13. the vibration, removal or weakening of the support of any land or building
14. the transmission of any disease; and

15. the Workmen's Compensation Act

General Exclusions

This Policy will not cover any loss, Injury, Illness, damage or legal liability arising directly or indirectly, whether proximately or otherwise from:

1. **Criminal Acts**
Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.
2. **Deliberate Exposure**
Deliberate exposure to danger, Intentional self-Injury, suicide or attempted suicide while sane or insane, wilful exposure to danger (other than in an attempt to save human life or in self defense).
3. **Armed Forces**
Your undertaking active duty with the armed forces other than part time non-combatant duties.
4. **Pre-Existing Conditions**
Any Pre-Existing Condition unless notified and accepted by Us prior to the Policy Commencement Date of the first Period of Insurance.
5. **HIV/AIDS**
Sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related Illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications.

6. Pregnancy

Pregnancy or childbirth, and/or any Injury or Illness associated with pregnancy or childbirth.

7. Dangerous Activities

Your participating in Extreme Sports/ Activities including but not limited to:

- a) any professional sports or sport in which You would or could earn or receive remuneration, donation, sponsorship or financial reward of any kind
- b) Expeditions, trekking/hiking above 3,000 meters
- c) mountaineering or climbing necessitating the use of climbing equipment, guides or ropes
- d) off-piste skiing
- e) outdoor rock climbing or abseiling
- f) bungee jumping
- g) caving
- h) potholing or ocean yachting
- i) canoeing/kayaking/white water rafting grade 4 or above
- j) hunting
- k) deep sea diving utilizing hard helmet with air hose attachments
- l) scuba diving unless:
 - i) You hold a PADI (or similar recognized qualification) and diving up to the depth as specified under Your PADI certificate but no deeper than 30 meters and not alone; or

- ii) You are diving with a qualified scuba diving instructor no deeper than 30 meters; and
- iii) You take necessary precautions to minimize Your risk of decompression sickness while diving and flying before and after dives

- m) handling of explosives, ammunition or firearms
- n) offshore activities like diving, oil-rigging or mining
- o) motor rallies, any kind of speed contest, trials or racing other than on foot;
- p) motorcycling unless You hold a motorcycle licence recognized by Your Home Country or the country You are traveling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing; and
- q) flying involving the intentional dropping, spraying or release of anything, slung cargo, aerial photography, fire-fighting, slash and burn, animal capture and other similar hazardous activities

8. War, Hijack and Other Perils

- a) Declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or damage or theft of property as a result of any of these; unless provisioned for under Section-1 & 2 Passive War Extension of this Policy

- b) Any event including strike, riot or civil commotion, health threatening situations, Natural Disasters that were publicized by mass media or through travel advisory issued by any authority unless the Policy was taken up prior to the date of publication or advisory; and
- c) any claim(s) in any way caused or contributed to by Terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent

9. Alcohol/Drugs

Injury or Illness arising wholly or partly or consequent upon the influence of or due to the effects of alcohol, drugs or narcotics. Excludes medication approved by the Civil Aviation Medical Board (CAMB) or other such body authorized by the Licensing Authority.

10. Radioactivity

Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, nuclear weapon or nuclear waste.

11. Change(s) in Medical Standards

Any change(s) in the medical standards imposed by the Licensing Authority which materially increase or extend our liability during the Period of Insurance; or

12. Consequential Loss

Consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered by this Policy.

General Conditions

The following conditions are applicable to all Sections of the Policy.

1. Good Health

It is hereby warranted that You are in good health and are not only present at Your place of work but are mentally and physically capable of carrying out the normal regular duties associated with the job for which You are employed at the Policy Commencement Date of the first Period of Insurance of this Policy and have not been absent for more than 10 days in the preceding 3 months.

If You do not satisfy this condition then cover will not be provided unless:

- a) You have returned to work and completed 3 months continuous and active service; or
- b) You have completed a proposal form, satisfactory to Us, if You wish to be included in the Policy earlier

2. The Contract

This Policy is evidence of the contract between You, the Policyholder and Us, Liberty Insurance Pte Ltd from the day the Policy commences. We will provide the insurance coverage to You according to the terms set out in the Policy, provided You pay the premium when due and We agree to accept it. The general conditions which appear in this Policy or in any endorsement form part of the contract and must be complied with. It is important that You read the whole Policy to make sure that You understand the protection You have bought and are aware of the limits on the amounts We will pay You.

3. Duty of Disclosure

You have a duty under the Insurance Act [Cap.142 (or any subsequent amendments thereof)] to disclose to Us every matter known or could be reasonably expected to be known, relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. Including but not limited to matters relating to Your health and the nature and extent of the insurance cover provided.

4. Policy Interpretation

This Policy, the Schedule any memorandum or endorsement hereon and the Table of Benefits 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 Schedule or memorandum or endorsement or Table of Benefits as stated in the Policy Schedule shall bear such specific meaning wherever it may appear.

5. Observance of Terms

The due observance and fulfilment of the terms of this Policy insofar as they relate to anything to be done or not to be done by You and the truth of the statement and answers in the Proposal shall be condition precedent to our liability to make any payment under this Policy.

6. Subrogation

We are entitled to take over and conduct the defense or settlement of any third party claims at Our discretion. We are also entitled to use Your name to enforce rights against any other person after cover has been effected and a claim has been made.

7. Claims

Notice of any loss in respect of which a claim is to be made shall be given to Us as soon as practicable but in any case within 30 days after the occurrence of any event giving rise

to such a claim.

All certificates, information and evidence required by Us shall be furnished at Your expense and shall be in such form and of such nature as We may prescribe.

You shall also, wherever reasonably required to do so, arrange to submit to medical examination by medical practitioners appointed by Us.

We reserve the right to request You to undergo reasonable investigations and Treatment at our expense if, in Our opinion and that of Our medical practitioners, such Treatment and/or investigations would probably result in the restoration of Your License.

In the event of any conflict of opinion between Our medical practitioner and Your medical practitioner, the opinion of Our medical practitioner will prevail and be binding on You or Your estate as the case may be.

We shall in case of Your death, where it is not forbidden by law, be entitled to have a post-mortem examination at Our own expense and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed.

You irrevocably authorize Us to obtain:

- a) details of all medical reports, Hospital records and information from any physician, surgeon and Hospital authorities concerned with the Treatment of, or consulted by You; and
- b) information from and seek the opinion of the principal medical officer (or other appropriate medical officer appointed for the purpose) of the Medical

Certificate issuing authority be it Civil Aviation Medical Board (CAMB) or its successors as to whether You are likely to obtain a restoration of Your Licence. If the opinion is that You are unlikely to obtain such restoration, We will accept that opinion as evidence in Your favour.

We may refuse to pay Your claim if:

- a) You fail to inform Us of anything that is expected under Your Duty of Disclosure
- b) You make any untruthful statement intentionally
- c) You commit fraud
- d) You do not take reasonable precautions to minimize loss
- e) You fail to give Us the evidence We need to help Us decide on whether We are liable to pay You and if so, the amount; or
- f) You make any offer of settlement or payment, or in any other way admit liability without Our agreement

8. Payment

Payment under any Section of this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy.

Please be aware that:

- a) payment in the event of Your death shall be to Your legal personal representatives, while all other benefits are payable to You and Your receipt or that of Your personal representative's shall be a valid discharge to Us
- b) there are limits on the amounts We will pay You in the event of a claim and these limits are specified in the Policy Schedule
- c) We will not pay for claims which arise out of or in connection with items which are listed under Exclusions; and

- d) if You are insured under more than one insurance Policy underwritten by Us for the same period, We will only be liable for the Policy which provides the highest benefit level. It is further noted that Our maximum liability for Accidental Death or Injury shall not exceed S\$1million per life regardless of the number of policies insured with Us

9. Interest

No indemnity from Us will carry any interest.

10. Exaggerated and/or Inflated Claims

We will have no liability to pay any benefits under this Policy if You make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. We reserve the right to recover from You any amounts that may have already been paid out.

11. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or on Your behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

12. Notice of Trust or Assignment

This Policy is personal and We will not accept or be affected by notice of any trust, assignment (at law or in equity), charge or the like over the rights and benefits of this Policy.

13. Premium Payment Warranty

- a) Notwithstanding anything herein contained to the contrary and subject only and without prejudice to Clause 3 hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, renewal certificate, endorsement or cover note that any premium due must be paid and actually received in full by

Us, the registered broker or registered agent through whom this Policy was effected.

When the Period of Insurance is 60 days or more, within 60 days from the:

- i) Policy Commencement Date of the coverage under the Policy, renewal certificate or cover note
- ii) effective date of the coverage stated on each endorsement, if any, issued under the Policy, renewal certificate or cover note when the effective date of coverage stated on the endorsement is on or after the issuance date of the endorsement; or
- iii) issuance date of each endorsement, if any, issued under the Policy, renewal certificate or cover note where the effective date of coverage under the endorsement is before the issuance date

or

When the Period of Insurance is less than 60 days, within the Period of Insurance specified in the Policy, endorsement, renewal certificate or cover note.

- b) In the event any of the abovementioned premium is not paid in full to Us, registered broker or registered agent as described above in the manner and within the time stipulated above (the "premium warranty period"), the cover under the Policy, renewal certificate, endorsement or cover note shall be deemed to have terminated from the expiry of the premium warranty period and We shall be discharged from all liability therefrom but without prejudice

to any liability incurred before that date and We will be entitled to a pro-rata time on risk premium subject to a minimum of S\$25 plus GST.

14. Breach of Premium Warranty

It is a condition precedent that this insurance Policy is issued on the basis that You have never had any insurance (for the risk insured) canceled due solely or in part to a breach of Premium Payment Warranty in the last 12 months.

15. Changes in Circumstances

You shall give Us notice of any change(s) to Your name or residence immediately after such change. This Policy shall become void if You are found not to be meeting the eligibility criteria at any time during the Period of Insurance or claim(s).

16. Other Insurance

This Policy does not cover loss or damage which is insured under any other Policy of insurance or any claim which but for the existence of this insurance would be recoverable under any other insurance Policy, except for the excess of the amount recoverable from such other source.

This condition does not apply to Section 1 – Income Protection of this Policy.

17. Policy Renewal

Before renewing this Policy You shall disclose to Us in writing of any material fact affecting this insurance which has come to Your notice during the preceding Period of Insurance including any Illness, physical or mental defect or infirmity affecting You.

The Policy may be renewed with Our consent from term to term by payment of the premium in advance at Our premium rate in force at the time of renewal. Premiums payable for this coverage are not guaranteed

and may be revised at Policy renewal at Our full discretion.

18. Automatic Cessation of Cover

Your cover under this Policy shall lapse automatically once:

- a) You cease to be gainfully employed in the capacity for which You hold a professional License in Your Occupation, other than as a consequence of Permanent Loss of License or Accidental Death
- b) We pay You the sum insured under Section 1 – Income Protection or section 2 – Accidental Death
- c) You attain the maximum Age limit of 65 years; or
- d) upon Your death

You shall remain entitled to any benefits accrued up to and including the date of cessation of cover subject to the Benefit Limits stated in the Policy Schedule.

19. Cancellation

We may cancel this Policy without reason by giving seven days' notice by registered letter to You at Your last known address and will return to You the premium paid less the pro-rata portion thereof for the period the Policy has been in force which amount You have become liable to pay. You may cancel this Policy by giving seven days' notice to Us and if You have made no claim prior to the cancellation, You will be entitled to a return of the premium actually paid less the premium computed at Our Short Period Rates for the period the Policy has been in force which amount You have become liable to pay.

20. Our Short Period Rates:

Cancellation of Policy	Refund
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%

21. Arbitration

Any dispute in connection with the Policy shall be referred to an arbitrator to be appointed by the parties in accordance with the Arbitration Act (Cap. 10). An arbitral award shall be a condition precedent to any right of legal action against Us.

22. Right to Review, Reinstate or Cancel Policy

We reserve the right to reduce the limits, increase premium, vary any term or eliminate coverage and decline renewal of this Policy with 30 days' prior written notice, mailed or delivered to Your last known address. We will deem changes made to this Policy as accepted by You if no correspondence is received by Us within this notice period.

23. Contracts (Rights of Third Parties) Act (Cap. 53B)

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

24. Jurisdiction

This Policy shall be interpreted in accordance with the laws of Singapore and parties irrevocably submit to the jurisdiction of the Singapore courts.

25. Actively at Work

Where You are not Actively at Work on the Policy Commencement Date or renewal date of this Policy, cover will not be provided until You have returned to work and completed 3 months continuous and active service.

26. Other Interests

Without prejudicing clause 12 above on 'Notice of Trust or Assignment', a person whose interests You have told Us about and We have noted on Your Policy Schedule or subsequent endorsement is bound by the terms and conditions of this Policy.

27. Right to Return Policy/Free Look

In the event that You are not satisfied with the Policy for any reason and there are no claims on the Policy, it may be returned to Us for cancelation with effect from inception, within 14 working days after receipt of the

Policy by You. Any premium billed will be refunded without interest. This right to return the Policy is applicable only to newly incepted policies.