

# Group Personal Accident Insurance



# Group Personal Accident

Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

## Our Agreement

In consideration of payment of premiums, We will insure all Insured Persons to the extent provided in this Policy and Schedule, and subject to the definitions, provisions, conditions, general exclusions, and endorsements contained in this Policy.

All period of insurance shall begin at 00:00 and end at 24:00 or the official release time of the Insured Person's last day of service with the Policyholder, whichever is earlier, standard time at the place where this Policy was issued.

## Definitions

**Accident or Accidental** means a sudden and unforeseen identifiable event that happens unexpectedly and causes Bodily Injury to the Insured Person.

**Accident Medical Reimbursement** means the cost incurred for medical, surgical, other costs, hospital and nursing treatment, prescribed by a Physician, ambulance charges, traditional Chinese medicine, chiropractor charges, dental fees to restore sound and natural teeth if they result from an Accident.

**Activities of Daily Living** means Dressing, Feeding, Mobility, Toileting, Transferring and Washing as described below:

- Dressing means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- Feeding means the ability to feed oneself food after its preparation and being made available.
- Mobility means the ability to move indoors from room to room on level surfaces.
- Toileting means the ability to use lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- Transferring means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- Washing means the ability to wash in the bath, or wash by other means.

**Bodily Injury** means identifiable physical injury to an Insured Person's body which is caused by an Accident solely and independently of any other causes and does not result from sickness or disease.

**Benefit** means the respective Benefit specified in the Schedule, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

**Burns (Second-degree)** means any burn which penetrates through the epidermis to the dermis, the skin's lower layer containing blood and lymphatic vessels, nerves and sweat glands. The skin is red, peeled off and underneath the tissue looks raw, red and puffy. Some parts can appear dry and white. The damage from the burn is severe enough to cause blistering of the skin. Cover under this Policy excludes (a) pre-existing conditions (b) results from sunburn, in-door tanning, cosmetic tanning or anesthetic procedure.

**Burns (Third Degree)** means burns that have destroyed the full skin thickness.

**Basic salary** means total gross salary including monthly variable component where applicable (excluding payments for overtime, allowance, commission or bonus) paid by the Policyholder to the Insured Person at the date of Bodily Injury.

**Capital Sum Insured** means the maximum lump sum We will pay in the event of Insured Person's Accidental death or Permanent Disablement.

**Chinese Physician** means a registered herbalist, acupuncturist and bonesetter licensed under any applicable laws. The attending Chinese Physician must not be

- the Policyholder, or an Insured Person; or
- business partner, agent or person related to the Policyholder/Insured Person in any way or an Insured Person's Immediate Family Member(s)

**Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

**Comatose State** means a state of profound unconsciousness, characterized by the absence of spontaneous eye openings, response to painful stimuli, and vocalisation.

**Common Carrier** means any land, water or air conveyance operated under a license for the transportation of passengers for hire.

**Complete Fracture** means a fracture in which the bone is broken completely across and no connection is left between the pieces.

**Confined** or **Confinement** means Confinement for a continuous uninterrupted period of at least 24 hours in a hospital as a Resident In-Patient upon the advice and under the regular care and attendance of a Physician.

**Cyber Incident** means

- any unauthorised access to or use of a computer system or network;
- any electronic attack on or interference with the operation or security of a computer system or network;
- any malware infecting a computer system; or
- any unauthorised access, disclosure, use or deletion of any confidential or personal data held on a computer system or any loss or damage to hardware on which any confidential or personal data is stored.

A Cyber Incident also includes any unintentional failure of a computer system or network.

**Declarations** mean the Declarations which are incorporated in and forms part of this Policy.

**Dependent Child or Children** means any person not in National Service, who is dependent on the Insured Person and is aged 15 days and older and less than 18 years of age or 25 years of age if in full-time education at an accredited tertiary institution at the time of the date of loss, including legally adopted and step-child or step-children, of an Insured Person.

**Effective Date** means the date from which the insurance coverage under this Policy in respect of any Insured Person becomes effective.

**Elements** means extreme weather conditions including but not limited to drought, heatwave, sandstorm and blizzard.

**Emergency Travel Expenses** means the additional transport and accommodation expenses (less any possible recovery or saving) incurred by an Insured Person and any person who needs to travel to remain with, or escort an Insured Person.

**Emergency Evacuation Expenses** means the cost of transportation by any suitable means to an appropriate medical facility as determined by Zurich Emergency Assist, or to an Insured Person's home in Singapore or country of residence. In the event of the Insured Person's death, the costs of transportation of his or her body or ashes and his or her personal effects back to Singapore, or country of residence, are covered.

**Employee** means any person under the employment with the Policyholder.

**Fractured Leg or Patella with Established Non-union** means a complete break into two pieces; the broken leg does not mend properly and function normally, and this condition will last for the remainder of the Insured Person's life.

**Hairline Fracture** means a fracture without a break of the injured bone and only applies to the skull or spine.

**Hijack** means any unlawful detention or seizure or control of the Insured Person by third party.

**Hospital** means an establishment which meets the following requirements

- holds a license as a Hospital (if licensing is required in the state or government jurisdiction),
- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
- provides full-time nursing service by and under the supervision of a staff of nurses
- has a staff of one or more licensed Physicians available at all times
- maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.
- 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.
- does not include a mental institution; an institution Confined primarily to the treatment of psychiatric disease including subnormality; the psychiatric department of a Hospital,
- does not include a place for the aged; rest home; a place for drug addicts or alcoholics
- does not include a health hydro or nature cure clinic; a special unit of a Hospital used primarily as a place for drug addicts or alcoholics, and/or a nursing, convalescent, rehabilitation, extended-care facility or rest home

**Immediate Family Member(s)** means spouse, children, parent(s) or parent-in-laws, grandparents or grandparent in-laws, siblings.

**Inception Date** means the date this Policy first comes into force, as specified in the Policy Schedule.

**Insured** means the Policyholder.

**Insured Person** means person(s) named or described in the Schedule, or any amendment or endorsement to this Policy, to be the Insured Person(s) and age sixteen (16) years and above on the Effective Date under this Policy.

**Loss of Fingers or Toes** means loss by complete physical severance through or above a metacarpophalangeal or metatarsophalangeal joint.

**Loss of Limb** means loss by complete physical severance of a hand at or above the wrist or of a foot at or above the ankle.

**Loss of Sight** means the complete and irrecoverable loss of sight in any eye rendering the

**Insured Person** absolutely blind in that eye and beyond remedy by surgical or other treatment.

**Loss of Speech and Hearing** means total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment.

**Loss of Use** means total functional disablement and is treated like the total loss of of said limb or organ and not in the terms of professional or occupational incapacity or disability of the Insured Person.

**Medical Expenses** means usual, reasonable and customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury covered by this Policy

**Natural Catastrophe** means cyclones, earthquake, flood, hurricane, landslides, tornado, tsunami, typhoon, volcanic eruptions, wind storm/hail, wildfire.

**Permanent** as used in respect to disablement means disability that lasts more than three hundred and sixty-five (365) days following which there is no hope of improvement.

**Permanent Total Disablement** means disablement that results solely and independently of all other causes from Bodily Injury and which occurs within three hundred and sixty-five (365) consecutive days, will in all probability entirely prevent the Insured Person from engaging in employment of any and every kind for the remainder of his life and from which there is no hope of improvement.

**Physician** means a legally registered medical practitioner or surgeon and includes a Chinese Physician, chiropractor, physiotherapist or psychiatrist who is licensed to practice within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. Physician shall not include the Policyholder, the Insured Persons or any of their relatives unless otherwise approved by Us.

**Policy** means this agreement, any endorsements, attachments or amendments hereto signed by Us, which together constitute the entire Policy between the parties.

**Policyholder** means the employer.

**Policy Period** means the period stated in the Declarations/Policy Schedule from which the insurance under this Policy is in force.

**Previous Period of Insurance** means the period of insurance immediately preceding that in which the Bodily Injury occurs and where more than one previous period of insurance is referred to, this refers to successive periods of insurance immediately preceding that in which the Bodily Injury occurs.

**Pre-Existing Conditions** means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the Effective Date of cover of the Insured Person into this Policy, with the exception of congenital anomalies which will be considered as Permanent exclusion under this Policy.

Exception will apply if the Insured Person has been insured under any individual or corporate hospital and surgical insurance policy (excluding individual medical schemes paid using Medisave Account under the Central Provident Fund) for at least twelve (12) months immediately prior to the Effective Date of cover of the Insured Person into this Policy. In the event of a change in employer by the Insured Person or re-employment of the Insured Person by the Policyholder, a window period of thirty-one (31) days for break in between employments would be granted.

**Resident In-Patient** means an Insured Person whose Confinement is as a resident bed patient and whose Confinement is due to Accidental Bodily Injury covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

**Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.

**Rules of Nines** mean a system used by Physicians for assessing the percentage of the body surface affected by burns. In this system the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers remaining 1%.

**Schedule** means the Schedule, which is incorporated in and forms part of this Policy.

**Simple Fracture** means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a Physician requires minimal and uncomplicated medical treatment.

**Strike** means the wilful act of any striker or locked-out worker done in furtherance of a Strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent such act or in minimizing the consequences of any such act.

**Terrorism** means activities including but not limited to, actual and/or threatened use of force or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological, ethnic, racial, economic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

**Temporary Partial Disablement** means disablement that results solely and independently of all other causes from Bodily Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which Bodily Injury was sustained, and renders the Insured Person incapable of attending to a substantial portion of his ordinary business, profession or occupation for a continuous and uninterrupted period of time.

**Temporary Total Disablement** means disablement that results solely and independently of all other causes from Bodily Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which Bodily Injury was sustained, and entirely disables and entirely prevents the Insured Person from attending to any portion of his ordinary business, profession or occupation for a continuous and uninterrupted period of time.

**Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

**War** means a contest by force between two or more nations, carried on for any purpose, or armed conflict of sovereign powers, or declared or undeclared and open hostilities or the state of nations among whom there is an interruption of peaceful relations and a general contention by force, both authorized by the sovereign.

**We/Us/Our** means Zurich Insurance Company Ltd (Singapore Branch).

# Benefits

## 1. Accidental Death and Permanent Disablement

If, during the period of insurance, the Insured Person sustains Bodily Injury, as a result of a covered Accident, which is solely and independently of any other cause, shall within twelve (12) consecutive months result in death or disablement as provided in the Benefits Table described herein. We will pay the Policyholder according to the respective percentage of the sum insured as stated in the Benefit Table.

### Benefits Table

Item 1 to 35 is calculated by applying the Benefit Percentage to the capital sum insured in the Schedule.

Item	Benefit	Benefit Percentage
1.	Accidental death	100%
2.	Permanent Total Disablement	150%
3.	Total and Permanent loss of use of two or more limbs	150%
4.	Total and Permanent loss of use of one limb	125%
5.	Total and irrecoverable loss of sight of both eyes	150%
6.	Permanent quadriplegia, paraplegia or incurable paralysis of all limbs	150%
7.	Loss of sight of one eye	100%
8.	Loss of or Permanent loss of use of one limb and loss of sight of one eye	150%
9.	Total and Permanent loss of speech and hearing	150%
10.	Permanent unsound mind to the extent of loss of legal capacity	100%
11.	Total and Permanent deafness of both ears	100%
12.	Total and Permanent deafness of one ear	30%
13.	Total and Permanent loss of speech	75%
14.	Total irrecoverable loss of lens of both eyes	90%
15.	Total irrecoverable loss of lens of one eye	65%
16.	Total and Permanent loss of use of four fingers and thumb	85%
17.	Total and Permanent loss of use of four fingers	55%
18.	Total and Permanent loss of use of one thumb both phalanges	40%
19.	Total and Permanent loss of use of one thumb one phalange	25%
20.	Total and Permanent loss of use of one finger three phalanges	20%
21.	Total and Permanent loss of use of one finger two phalanges	15%
22.	Total and Permanent loss of use of one finger one phalange	10%
23.	Total and Permanent loss of use of toes (all - one foot)	25%
24.	Total and Permanent loss of use of big toe (one or both phalanges)	10%
25.	Total and Permanent loss of use of each toe (other than big toe)	5%
26.	Fractured leg or patella with established non-union	20%

27.	Shortening of leg by 5 cm	10%
28.	Third Degree Burns of 20% or more of the total head surface	100%
29.	Third Degree Burns of 40% or more of the total body surface	100%
30.	Third Degree Burns of 25% or more but less than 40% of the total body surface	80%
31.	Third Degree Burns of 15% or more but less than 25% of the total body surface	60%
32.	Second Degree Burns of 10% or more of the total head surface	50%
33.	Second Degree Burns of 40% or more of the total body surface	50%
34.	Second Degree Burns of 25% or more but less than 40% of the total body surface	40%
35.	Second Degree Burns of 15% or more but less than 25% of the total body surface	30%

#### **Special Conditions Applicable To Benefit 1**

- i. the total compensation payable for any disabilities due to the same injury is arrived at by adding the various percentages but shall not be more than 150% of the capital sum insured and no further liability under this Policy applies for the same Insured Person for injury sustained subsequently;
- ii. We will in our absolute discretion determine the percentage payable for any Permanent disablement not otherwise provided for under item 1 to 35;
- iii. Rules of Nines system will be used for burns assessment
- iv. there shall be no reference to the Insured Person's occupation in determining the nature of the disablement sustained by the Insured Person.

#### **Automatic Increase in Benefit**

The capital sum Insured for each Insured Person under Benefits Table – Item 1 and 2 of this Policy will increase each year by 5% of capital sum insured in the prior year provided that :

- i. no claim has been made under this Policy during the last period of insurance by any Insured Person;
- ii. there has been no interruption of cover in the current or prior periods of insurance;
- iii. the maximum period for increase in the capital sum insured in respect of any one Insured Person shall be limited to five (5) consecutive years and shall not exceed SGD500,000 or its equivalent; and
- iv. the amount payable under this provision is subject to this Policy's aggregate limit (where applicable). Insofar as any Insured Person is concerned, the Benefit of this provision shall accrue only from the time such Insured Person was first insured by Us and such Insured Person has been continuously employed by the Policyholder for at least 12 months prior to the incident giving rise to the claim.



## **2. Accident Medical Reimbursement (Where Applicable)**

If, during the period of insurance, the Insured Person sustains Bodily Injury, as a result of a covered Accident which is solely and independently of any other cause, and incurs Medical Expenses for treatment administered by a Physician within three hundred and sixty-five (365) days from the date of the Accident, We will reimburse the Policyholder, for such Medical Expenses, up to the Benefit amount specified in the Schedule less any excess, if applicable and specified in the Schedule.

The Benefit amount for treatment of Bodily Injury by a Chinese Physician, chiropractor is up to the sum insured for Accident Medical Reimbursement or SGD 1,000, whichever is the lower.

## **3. Weekly Indemnity - Temporary Total Disablement (Where Applicable)**

If, during the period of insurance and whilst the policy is in force, the Insured Person sustains Bodily Injury, as a result of a covered Accident which is solely and independently of any other cause, and results in temporary total disablement and prevents the Insured Person from carrying out principal duties of the Insured Person's occupation, We will pay to the Policyholder, for each week or part of a week that the Insured Person remains in a state of temporary total disablement, the weekly temporary total disablement Benefit amount specified in the Policy Schedule (with a pro-ration being applied in respect of period of less than a week) up to a maximum of one hundred and four (104) weeks. No further Benefit will be payable from the date of Permanent disablement if the temporary total disablement leads to or results in a Permanent Total Disablement.

## **4. Weekly Indemnity – Temporary Partial Disablement (Where Applicable)**

If, during the period of insurance and whilst the policy is in force, the Insured Person sustains Bodily Injury, as a result of a covered Accident which is solely and independently of any other cause, and results in temporary partial disablement, We will pay to the Policyholder, for each week or part of a week that the Insured Person remains in a state of temporary partial disablement, the weekly temporary partial disablement Benefit amount specified in the Schedule (with a pro-ration being applied in respect of period of less than a week) up to a maximum of one hundred and four (104) weeks. No further Benefit will not be payable from the date of Permanent disablement if the Temporary Partial Disablement leads to or results in a Permanent Total Disablement.

## **Extensions Cover**

**The following extensions are applicable for Policy with period of insurance of at least twelve (12) months.**

### **1. Accidental Death Benefit Due to Natural Catastrophe**

If, during the period of insurance, the Insured Person sustains an Bodily Injury due to a Natural Catastrophe, which is solely and independently of all other causes, results in death, We will pay an additional Benefit amount specified in the Schedule.

### **2. Accidental Hospital Recuperation Benefit**

If, during the Period of Insurance, an Insured Person sustains a Bodily Injury, and within thirty (30) days of the date of the Accident, is Confined as a Resident In-Patient in a hospital for at least twenty-four (24) hours, We will pay a one time Benefit amount specified in the Schedule. Any subsequent hospitalization resulting from the same Bodily Injury is not payable.

### **3. Ambulance Costs**

If, during the period of insurance, an Insured Person sustains a Bodily Injury, which necessitates the use of an ambulance during the Policy Period, We will reimburse the actual ground ambulance costs incurred by the Insured Person up to the Benefit amount specified in the Schedule for transportation to the hospital.

#### **4. Assault, Hijack, Murder, Strike, Riot, Civil Commotion and Terrorism**

This Policy extends to cover death, Permanent disablement or Bodily Injury from assault, Hijack, Murder, Strike, Riot, Civil Commotion and Terrorism provided that such event does not arise as a result of or in connection with an Insured Person's collaboration or provocation of such act and death or Bodily Injury as a consequence of such act could not reasonably have been avoided by such Insured Person.

#### **5. Child Education Fund**

If, during the period of insurance, an Insured Person sustains a Bodily Injury, which is solely and independently of all other causes, results in death, and at the date of the Accident, had any Dependent Child or Children enrolled in a pre-school, childcare, kindergarten, primary or secondary school, institution for vocational or tertiary education licensed by the local government, We will pay a one time Benefit amount specified in the Schedule.

#### **6. Comatose State Benefit**

If, during the period of insurance, the Insured Person sustains Bodily Injury, which is solely and independently of all other causes, results in the Insured Person being in a hospital and in a Comatose State, within thirty (30) days of the date of the Accident, We will pay up to the Benefit amount specified in the Schedule.

This extended benefit is payable in addition to the compensation, if any, under – Benefit 1 - Accidental Death and Permanent Total Disablement of this Policy but does not cover any duration of the Comatose State extending beyond the Policy Period.

In case of successive Comatose State with less than 10 days between each one for a same cause, the Comatose State will be deemed as one.

This extension applies only if the Insured Person is in a hospital for the duration of the Comatose State and does not include coma resulting directly from alcohol or drug abuse.

<b>Duration of Comatose State</b>	<b>Benefit Percentage of Comatose State sum insured</b>
At least 3 months	25%
At least 6 months	50%
At least 9 months	75%
At least 12 months	100%

#### **7. Corporate Image Protection**

If, during the Period of Insurance, the Insured Person sustains a Bodily Injury which results in Accidental Death or Permanent Total Disablement, We will pay the Policyholder the actual and reasonable expenses necessarily incurred for the services of a public relations firm for the purpose of protecting the Policyholder's corporate image, up to the benefit amount specified in the Policy Schedule.

#### **8. Credit Card Indemnity**

If, during the period of insurance, the Insured Person sustains death or Permanent Total Disablement resulting from an Accident, We will pay for the Insured Person's credit card expenses up to the Benefit amount specified in the Schedule.

This extension includes supplementary credit cards provided to the Insured Person's spouse and/or child or children.

## **9. Critical Income Benefit**

If, during the period of insurance, an Insured Person sustains a Bodily Injury, which is solely and independently of all other causes, results in death, We will pay to the Policyholder an additional Benefit amount specified in the Schedule, for a maximum of twelve (12) consecutive months.

## **10. Disappearance**

If, during the period of insurance, the Insured Person disappears and after 365 days, it is reasonable to believe that such Insured Person has died as a result of Accidental Bodily Injury, We will pay the death Benefit stated in the Benefits Table under Benefit 1 – Accidental Death and Permanent Disablement, subject to a signed undertaking by the Policyholder that if the Insured Person is subsequently found alive, such death Benefit shall be refunded to Us.

## **11. Domestic Assistance**

If, during the period of insurance, the Insured Person sustains Bodily Injury resulting from an Accident, and is unable to carry out at least 3 of the 6 activities of Activities of Daily Living following hospitalization, We will pay for the cost of assistance required by the Insured Person to assist with these activities, up to the Benefit amount specified in the Schedule.

The bed care/domestic assistance will be medically verified as necessary and it is not intended to be provided by an Insured Person's family member and does not include care or assistance in a nursing home or convalescent home.

## **12. Drowning and Suffocation By Gas, Poisonous Fumes or Smoke**

This Policy extends to cover death or Accidental Bodily Injury from drowning or suffocation by gas, poisonous fumes or smoke, provided that such event does not arise as a result of or in connection with an Insured Person's wilful and intentional act and death or Accidental Bodily Injury as a consequence of such event could not reasonably have been avoided by such Insured Person.

## **13. Exposure**

This Policy extends to cover death of the Insured Person which was the result of his being unavoidably exposed to the elements as a result of an Accident.

## **14. Emergency Travel Expenses**

If, during the period of insurance, the Insured Person sustains Bodily Injury resulting from an Accident, and needs to be admitted as an in-patient of a hospital in Singapore and in excess of three (3) consecutive days, We will pay the reasonable local public transportation costs incurred by the insured's spouse and/or child or children up to the Benefit amount specified in the Schedule during any one period of insurance for hospital visitation.

If the Insured Person is admitted as an Resident In-Patient of a hospital whilst overseas and in excess of five (5) consecutive days, We will pay the reasonable accommodation and travel expenses incurred by the insured's spouse and/or child or children up to the Benefit amount specified in the Schedule during any one period of insurance.

This extension applies only for a Policy with a period of insurance of at least twelve (12) months and up to a maximum limit of the Benefit amount specified in the Schedule during any one period of insurance.

## **15. Fractures**

If, during the period of insurance, the Insured Person sustains a Bodily Injury, which results in fracture of the nature mentioned in the Benefits Table for Fractures, We will pay to the Policyholder the relevant Benefit specified in the Benefits Table for Fractures, subject to the terms and conditions of this Policy.

No Benefit shall be payable to any Insured Person who has been diagnosed as having osteoporosis prior to the date of first cover under this Policy.

If any Insured Person is diagnosed as having osteoporosis after the date on which he or she was first covered under this Policy, We will only be liable to pay this Benefit in respect of the first occasion on which a fracture is sustained, and this Benefit shall not be payable in respect of subsequent incidents.

The aggregate amount of Benefits payable in respect of fractures resulting from any one Bodily Injury shall not exceed the maximum Benefit amount specified in the Schedule.

**Benefits Table for Fractures**

<b>Benefit</b>	<b>Benefit percentage of fracture sum insured</b>
Neck, skull or spine (Complete or Simple Fracture)	100%
Hip (Complete or Simple Fracture)	75%
Jaw, pelvis, leg, ankle or knee (Complete Fracture)	50%
Skull or spine (Hairline Fracture)	30%
Cheekbone or shoulder (Complete or Simple Fracture)	30%
Arm, elbow, wrist, or ribs (Complete Fracture)	25%
Leg, ankle or knee (Simple Fracture)	20%
Nose or collar bone (Complete or Simple Fracture)	20%
Arm, elbow, wrist, or ribs (Simple Fracture)	10%
Finger, thumb, foot, hand or toe (Complete or Simple Fracture)	7.50%

**16. Funeral Expenses**

If, during the period of insurance, an Insured Person sustains a Bodily Injury, which is solely and independently of all other causes, results in death, We will pay a lump sum Benefit amount specified in the Schedule or its equivalent towards funeral expenses.

**17. HIV due to Blood Transfusion**

If, during the period of insurance, due to Bodily Injury, an Insured Person sustains an Accidental infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, which is solely and independently of all other causes, within thirty (30) days of the transfusion date of the HIV infected blood, the HIV Due to Blood Transfusion Sum Insured shall be payable. The HIV Due to Blood Transfusion Sum Insured will be up to the Benefit amount specified in the Schedule.

This extended benefit is payable in addition to the compensation, if any, under Benefit 1 – Accidental Death and Permanent Disablement of this Policy.

Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:

- a) The blood transfusion was due to Bodily Injury and is medically necessary.
- b) The blood transfusion was received in Singapore after the Issue Date, Date of endorsement or Date of reinstatement of this supplementary contract, whichever is the later;
- c) The source of the infection is established to be from the Institution that provided the blood transfusion and the Institution is able to trace the origin of the HIV tainted blood; and the insured does not suffer from Thalassaemia Major or Haemophilia.
- d) Proof of the transfusion of HIV infected blood giving rise to the infection must be reported to the Company within 30 days of the transfusion of HIV infected blood taking place;
- e) Proof that the transfusion of HIV infected blood involved a definite source of the HIV infected fluids;

f) Proof of sero-conversion from HIV negative to HIV positive occurring during the 180 days after the documented accident. This proof must include a negative HIV antibody test conducted within 5 days of the accident; and

g) HIV infection resulting from any other means including sexual activity and the use of intravenous drugs is excluded.

This benefit will not apply where a cure has become available prior to the infection. "Cure" means any treatment that renders the HIV inactive or non-infectious.

#### **18. Employee Recruitment Fees**

If, during the period of insurance, the Insured Person sustains death or Permanent Total Disablement resulting from an Accident, We will pay up to the Benefit amount specified in the Schedule, within the period of insurance, the recruitment of replacement employee necessary for the Insured Person's occupation.

#### **19. Major Head Trauma**

If, during the period of insurance, the Insured Person should sustain the Accidental Head Injury which is solely and independently of all other causes within thirty (30) days of the date of the Accident, the Major Head Trauma Sum Insured shall be payable. The Major Head Trauma Sum Insured will be up to the Benefit amount specified in the Schedule. The Accidental Head Injury resulting in permanent neurological deficit is to be assessed no sooner than 6 weeks from the date of the Accident. This diagnosis must be confirmed by a consultant neurologist and supported by unequivocal findings on Magnetic Resonance Imaging, computerised Tomography, or other reliable imaging techniques.

The following are excluded:

- a) Spinal cord injury;
- b) Head injury due to any other causes

#### **20. Miscarriage due to an Accident**

This Policy extends to cover in the case of a woman who sustained an Injury and as a result suffered a miscarriage and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

#### **21. Mobility Extension**

If during the period of insurance, the Insured Person sustains an Accidental Bodily Injury, which is solely and independently of all other causes, results in Permanent Total Disablement or specific loss of such a nature, We will pay for the costs necessarily incurred by the Insured Person for prosthesis, a self-powered, climbing wheelchair, in modifying the usual place of residence or motor vehicle up to a maximum of the Benefit amount specified in the Schedule.

Specific loss under this extension shall mean Permanent disablement payable Benefits Table items 2 to 9 under Benefit 1 – Accidental Death and Permanent Disablement,

#### **22. Motor Cycling**

This Policy extends to cover Death or Bodily Injury which was sustained by the Insured Person while motor-cycling (whether as rider or pillion-rider) provided that at time of sustaining death or Bodily Injury, the Insured Person was wearing a safety helmet, and not engaging in or practicing for racing and hill climbing contests and reliability trials and speed or duration testing.

#### **23. Non Elective Surgery**

If, during the period of insurance, the Insured Person sustains Permanent Total Disablement resulting from an Accident, and We agree to pay any one item of items 2 to 9 of the Benefits Table under Benefit 1 – Accidental Death and Permanent Disablement, We will further pay the Insured Person up to a maximum of the Benefit amount specified in the Schedule for non-elective surgery, subject to the surgical expenses incurred not recoverable from any other source.

#### **24. Physiotherapy Costs**

If, during the period of insurance, the Insured Person sustains Permanent Total Disablement resulting from an Accident, and We agree to pay any one item of items 2 to 8 of the Benefits Table under Benefit 1 – Accidental Death and Permanent Disablement, We will further pay the Insured Person up to a maximum of the Benefit amount specified in the Schedule for physiotherapy.

#### **25. Repatriation Expenses**

If, during the period of insurance, an Insured Person sustains a Bodily Injury, which is solely and independently of all other causes, results in Death, we will pay for the repatriation expenses incurred up to the Benefit amount specified in the Schedule.

#### **26. Scarring of the Face**

If, during the period of insurance, an Insured Person sustains Bodily Injury which results in permanent disfigurement or permanent scarring of the face of at least one square centimeter or two centimeters in length, We will pay the sum insured of Benefit amount specified in the Schedule per person.

#### **27. Terrorism Benefit (Additional Payout)**

If, during the period of insurance, the Insured Person sustains death resulting from Terrorism and that this does not arise as a result of or in connection with an Insured Person's collaboration or provocation of such act and death or Bodily Injury as a consequence of such act could not reasonably have been avoided by such Insured Person, We will pay an additional Benefit amount specified in the Schedule.

#### **28. Trauma Counseling Benefit**

If, during the period of insurance, the Insured Person sustains death or Permanent Total Disablement resulting from an Accident, We will reimburse the Insured Person or the Insured Person's Spouse or Partner or Dependent child or children, up to the Benefit amount specified in the Schedule per period of insurance for trauma counseling with a Physician.

#### **29. Spouse Retraining Benefit**

If, during the period of insurance, an Insured Person sustains a Bodily Injury, which is solely and independently of all other causes, results in Permanent Total Disablement, We will pay up to the Benefit amount specified in the Schedule towards the actual costs incurred for the training or retraining of the Insured Person's unemployed spouse or partner:

- (a) For the purpose of obtaining gainful employment;
- (b) To improve employment prospects;
- (c) To enable them to improve the quality of care they can provide to the Insured Person

Provided that:

- (i) The spouse or partner is aged under 65 years at the commencement of such training;
- (ii) The training is provided by a recognized institution with qualified skills to provide such training; and
- (iii) All such expenses are incurred within twelve (12) months from the date the Insured Person suffered the Bodily Injury.

#### **30. Unscheduled Flight**

The Policy is extended to cover the Insured Person whilst travelling as a passenger in any properly licensed private aircraft and/or helicopter excluding whilst onboard military aviation.

#### **31. Visitors' Benefit**

If, during the Period of Insurance a lawful visitor sustains Bodily Injury which is solely and independently of any other cause while on the premises or sites of the Policyholder that results to death within 3 months, We will pay up to the benefit amount specified in the Policy Schedule.

## General Exclusions

This Policy does not cover death, disablement, injury, loss or expense, directly or indirectly, related to the following:

1. War, declared or undeclared, unless otherwise agreed and endorsed by Us; or
2. Engaging in duty with any armed force of any country or international authority (except peace time reservist training or operationally ready national service under Section 14 of Enlistment Act, Cap. 93 of the Republic of Singapore); or
3. Self-inflicted injury, suicide or any attempt thereat, whilst sane or insane, reckless misconduct or any illegal or criminal act committed by Insured Person(s); or
4. Professional competitive sports or racing on wheels.

## General Terms and Conditions

### 1. Addition or Removal of Insured Persons

#### i. For Policy On Named Basis

Any addition or deletion of the Insured Person or change of sum insured after issuance of Policy should be declared to Us through written notice within ninety (90) days. All subsequent premium adjustment(s) shall be made immediately on pro-rata daily basis from the date specified in the written notice for cover commencement, unless otherwise agreed.

#### ii. For Policy on un-named basis

Any addition or deletion of the Insured Person or change of sum insured after issuance of Policy, all subsequent premium adjustment(s) shall be made at this Policy anniversary date based on the following formula:

A: Annual premium charged at the inception date of any Policy year

B: Actual premium due and payable at the last date of the Policy year in (a), if there is subsequent renewal of this Policy, or if this Policy lapse at or before subsequent renewal, the actual premium due and payable at the end of this Policy

$$\text{Adjustment premium} = [(A+B)/2] - A$$

### 2. Age Limit

The insurance under this Policy will apply to Insured Person age sixteen (16) years to eighty (80) years at entry, with no maximum renewable age limit and is a full-time employee of the Policyholder.

### 3. Aggregate Limit

Aggregate Limit of Liability means the maximum limit payable for all such losses for all Insured Persons under Benefit 1 - Accidental Death and Permanent Disablement shall not exceed the amount shown as the aggregate limit on the Schedule. If the aggregate amount of loss exceeds the aggregate limit, the Benefit payable to each Insured Person shall be proportionately reduced in such a way that the total of the Benefit does not exceed the aggregate limit of liability.

### 4. Arbitration

If any dispute or difference arises between Us, the Policyholder and/or the Insured Person(s) concerning any matter arising from this Policy, such dispute or difference shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore (and any statutory modification or re-enactment thereof then in force) within three (3) months from the date that written notice of a claim under this Policy was received by Us.

### 5. Assignment

This Policy cannot be assigned.

**6. Cancellation**

We or the Policyholder may cancel this Policy by giving thirty (30) days written notice delivered or mailed to the other party, at the Policyholder's last known address or at our office address at Zurich Insurance Company Ltd (Singapore Branch) 50 Raffles Place #32-01, Singapore 048623.

In the event this Policy is cancelled by Us, We will return the pro-rate of the premium paid.

In the event this Policy is cancelled by the Policyholder, the earned premium shall be computed in accordance with the charges indicated below, but in no event less than our customary minimum premium:

<b>Covered Period</b>	<b>Premium Charges</b>
2 months (minimum)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	100%

There will be no refund for cancellation of policies with period of insurance of less than one (1) year.

Cancellation referred to the above shall be without prejudice to any covered claim under this Policy prior to the Effective Date of such cancellation.

**7. Change of Risk**

If the Insured Person shall engage in any occupation in which a greater risk may be incurred than in the occupation declared and stated in the Schedule without first notifying Us and obtaining prior written agreement to the amendment of this Policy (subject to the payment of additional premium as We may require as the consideration of such agreement), then no claims shall be payable in respect of any injury arising out of or in the course of such occupation.

**8. Claims Notification and Evidence**

Written notice of potential claim must be given to Us within thirty (30) days after the date of the Accident causing an injury. Immediate notice must be given to Us in the event of Accidental death of the Insured Person.

All certificates, information and evidence required by Us shall be furnished free of expense to Us. We will be entitled, in the case of non-fatal injury, to call for medical examinations by a Physician appointed by Us whenever required by Us and in the event of death of the Insured Person to have a post-mortem examination at our expense.

**9. Claims Payment**

All indemnities are payable to the Policyholder or the Insured Person (as instructed by the Policyholder) except for services specified under Benefit 2 - Emergency Medical and Travel Assistance Services. Any receipt by the Policyholder or Insured Person (if the Policyholder has instructed that payment is to be made to the Insured Person) of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of the Company in respect of such benefit.

**10. Compliance with Policy Provisions**

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims made under this Policy.



**11. Condition Precedent to Liability**

Our liability for any Benefit under this Policy is conditional upon the truth of the statements and information provided to Us by the Policyholder and all Insured Persons, and the due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured Persons.

**12. Cover Termination**

Cover under this Policy will cease in respect any Insured Person upon such Insured Person no longer meet the eligibility requirements set out under this Policy or upon death of such Insured Person.

**13. Cyber**

Subject to the Policy's full terms and Conditions, this Policy includes cover for claims due to occurrences caused by a Cyber Incident.

**14. Entire Contract**

This Policy including the Schedule, endorsements, attachments and amendments, if any, will constitute the entire contract between the parties. No other person has the authority to change or waive the provision of this Policy. No changes in this Policy shall be valid unless approved and evidenced by endorsement of amendment from Us.

**15. Geographical Limit**

The coverage under this Policy is twenty-four (24) hours a day worldwide, unless otherwise endorsed.

**16. Governing Law and Jurisdiction**

This Policy will be governed by and interpreted in accordance to Singapore laws and will be subject to the exclusive jurisdiction of Singapore Courts.

**17. Interest**

Interest does not apply to any payable claims.

**18. Legal Action**

No legal action will be brought to recover under this Policy until sixty (60) days after We have been given written proof of loss. No such action shall be brought after two (2) years from the date of loss.

**19. Misrepresentation or Fraud**

Any false statement made by the Policyholder or the Insured Person, or concerning any claim will result in our right to repudiate liability under this Policy.

**20. Renewal**

This Policy may be renewed with our consent from time to time by payment of the agreed premium at the time of renewal. However, We reserve the right to decline the renewal, or amend premium rates, benefits, terms and conditions of this Policy at the end of any period of insurance.

**21. Rights of Third Parties**

A person who is not a party of this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Policy terms.

**22. Subrogation**

We have the right to proceed at our own expense in the name of the Insured Person against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

**23. Premium Warranty**

- a) Notwithstanding anything herein contained but subject to clause b hereof, it is hereby declared and agreed that if the period of insurance is sixty (60) days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, renewal certificate or cover note.
- b) In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60-day period referred to above, then:-
- i) the cover under this Policy, renewal certificate, or cover note is automatically terminated after the expiry of the said 60-day period;
  - ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - iii) We shall be entitled to a pro-rata time on risk premium subject to a minimum of SGD25.00.
- c) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the period of insurance.

**24. 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 this policy is automatic and no further action is required from Policyholder. 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 / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**25. Sanctions**

Notwithstanding any other terms under this policy, we shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.