Personal Accident Policy

Important. Please read and keep it safe.
Guide to your Aviva Personal Accident Policy

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<td>Policy Owners´ Protection Scheme (PPF)</td>
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</tbody>
</table>
This policy booklet forms part of Your legal contract with Us and explains exactly what You are covered for. Your Schedule shows the level of cover You have chosen. Please read them carefully, You may not receive any cover or cover may be reduced if You do not comply with the policy conditions.

The contract of insurance

This policy booklet, the application and any statement of facts, Your Schedule and any terms and conditions in Your renewal form the contract insurance between You and Us. You should read this policy, the information You have provided and the Schedule together. In return for the correct premium You paid, We will provide the cover shown in Your Schedule for any covered event occurring during the period of insurance indicated on it as long as cover has not been terminated or cancelled.

Governing law

The law of the Republic of Singapore will apply to this contract.

Use of language

Unless otherwise agreed, the contractual terms and conditions and any other information relating to this contract will be in English.

Cancellation rights

If We issue this policy to You for the first time, You can cancel Your policy without penalty within 14 calendar days from the day of purchase. We call this period the free look period.

If, during the free look period, if You write to Us to cancel the policy, We will cancel it from its start date and fully refund any premium provided there has been no claim or incident which will give rise to a claim. The free look period does not apply when You renew Your policy.

After the free look period, if You write to Us to cancel the policy, You will get a refund of the premium less a pro-rated amount for the period for which You have been covered.

You will not get any refund if a claim has been made or there has been an incident which will give rise to a claim during the current Policy Year.

If You do not exercise Your right to cancel Your policy, it will continue in force and You will be required to pay the premium.

We may cancel this policy by sending 7 days’ written notice to Your last known address. You will get a refund of the premium less a pro-rated amount for the period for which You have been covered.

Please note that all refunds will be credited back to the original payment mode within 14 working days. To cancel Your policy, please call Our Customer Service Department at 6827 9966.

Mode of communication

We will send any correspondence based on Your latest contact details known to Us and any proof of sending by Us would be deemed as receipt by You.

Administration charge

We reserve the right to apply an administration charge (which is subject to GST) for any adjustments You make to Your policy.
## Definitions

The words or phrases below have the following meanings wherever they appear in bold font with the first letter capitalised in this policy document in singular, plural or any tense.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident/Accidental</td>
<td>An identifiable, sudden, unforeseen and unexpected incident occurring via involuntary, violent, external and visible means during any one <strong>Policy Year</strong>.</td>
</tr>
<tr>
<td>Accidental death</td>
<td>Death by or as a result of an <strong>Accident</strong>.</td>
</tr>
<tr>
<td>Accidental injury</td>
<td>Any physical harm done to <strong>Your</strong> body caused solely and directly by an <strong>Accident</strong>, and independently of any other cause, within 365 days from the date of an <strong>Accident</strong>. This excludes all medical conditions, illnesses, diseases, sickness, bacterial and viral infections, even if such conditions resulted from, or were in any way connected with, the <strong>Accident</strong>.</td>
</tr>
<tr>
<td>Age</td>
<td><strong>Age</strong> at the last birthday.</td>
</tr>
</tbody>
</table>
| Child(ren)                | **Child(ren)**: Your natural or legal child(ren) who is/are either  
  ➔ Aged between 15 days and 18 years; or  
  ➔ Aged between 19 and 25 years and  
  (i) not married; and  
  (ii) a full-time student in a recognised tertiary institution; and  
  (iii) dependent on You for his or her maintenance support.                                                                                         |
| Close relative            | **Close relative**: Your mother, father, sister, brother, legal partner or partner who lives with **You**, fiancé(e), daughter, son,  
  grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent,  
| Doctor                    | A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his/her country and who is not related to **You** or any of **Your Close Relative**. This excludes medical professionals practising complementary or alternative medicine such as Chiropractors, Ayurveda, Homeopathy, Naturopathy and Traditional Chinese Physicians. |
| Due date                  | **Due date**: Date on or before which each instalment payment is to be received by **Us**, after which **Your** policy will be cancelled if **We do not receive the payment**. |
| Home                      | **Home**: Your home address in **Singapore** as shown in **Your** NRIC or other official government document.                                   |
| Hospital                  | **Hospital**: An establishment duly licensed and constituted as a medical or surgical hospital for the care and treatment of sick and injured people as bed-paying patients in the geographical area in which it is located and  
  (i) Provides facilities for diagnosis, treatment and surgery;  
  (ii) Provides 24-hour nursing services by registered graduate nurses;  
  (iii) Is supervised by a full-time staff of **Doctors** at all times;  
  (iv) Is not primarily a clinic, mental hospital or institution, rehabilitation centre, a place for custodial care, a spa,  
  a facility for alcoholics or drug addicts, a hydroclinic, a nursing or rest or convalescent home, a home for the aged or the like; and  
  (v) Does not include any similar ward or units within a hospital which provide any of the services listed in (iv) above. |
| Illness                   | **Illness**: A physical condition contracted marked by a pathological deviation from the normal healthy state.                               |
| Limb                      | **Limb**: A hand at or above the wrist or a foot at or above the ankle joint.                                                              |
Definitions

The words or phrases below have the following meanings wherever they appear in bold font with the first letter capitalised in this policy document in singular, plural or any tense.

### Loss
Complete, irrecoverable and permanent loss of use or loss by complete physical severance caused by an **Accident**.

### Motorised vehicle
Any electrically or mechanically powered vehicle, other than:
- Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the **Home**;
- Vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- Golf carts and trolleys; or
- Pedestrian-controlled toys and models.

### Occupation class
Your occupation class as detailed on **Your Schedule**.

### Percentage of sum assured
The percentage, indicated in the last column of the schedule of compensation in Section 1, of the applicable limit specified in the summary of cover at the time of **Accident**.

### Permanent disablement
A state of incapacity
- caused by **Accidental Injury** sustained by You;
- medically certified by **Our** appointed **Doctor** as having no hope of improvement;
- occurring within 365 days from the date of **Accident**;
- falling into any one of the events listed in the schedule of compensation under Section 1; and
- impairing the physical ability of You to perform any activity that You were able to perform before the **Accident** for the remainder of Your life.

### Policy year
The period of 12 months starting from the date indicated by **FROM** on **Your Schedule** or each further consecutive 12-month period for which the policy remains valid.

### Physiotherapist
A registered practising member in physiotherapy who is licensed and authorised to practise in his/her country and who is not related to You or any of **Your Close Relative**.

### Schedule
The document which displays details of the cover You have.

### Singapore
The Republic of Singapore.

### Spouse
Legal husband or wife named in the **Schedule** of the policyholder.

### Terrorism
The use or threat of force and/or violence and/or harm or damage to life or to property (or the threat of such harm or damage) including harm or damage by nuclear and/or chemical and/or biological means caused or occasioned by any person(s) or group(s) of persons in whole or in part 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, or is claimed to be caused or occasioned in whole or in part for such purposes.

### Third party
Any person or legal entity other than You, **Your Close Relative**, domestic employee or any other person living with You.

### Total loss of sight
Complete and permanent loss of sight.
Definitions

The words or phrases below have the following meanings wherever they appear in bold font with the first letter capitalised in this policy document in singular, plural or any tense.

Total and permanent disablement

A state of incapacity

→ caused by **Accidental Injury** sustained by **You**;

→ continuing for a period of 365 days;

→ medically certified by **Our** appointed **Doctor** as total, permanent and having no hope of improvement beyond 365 days;

→ occurring within 365 days from the date of **Accident**; and

→ entirely preventing **You** from engaging in or giving attention to any and every kind of work to earn or obtain wages, compensation or profit for the remainder of **Your** life.

We, Us, Our

Aviva Ltd (unless otherwise shown for any policy section).

You, Your, Yourself

The person (or people) named in **Your Schedule** including **Child(ren)**, if any.
Important Information

Please read this information carefully:

This is not a general health insurance policy:
(a) It covers You if You suffer from Accidental Death, Permanent Disablement or any Accidental Injury.
(b) We do not cover any claim which does not fall within the events insured under the terms of this policy.

Cover will only apply for Accidents occurring on or after the FROM date as indicated on Your Schedule and before the effective date of cancellation or lapsation of the policy, whichever is earlier, provided You have duly paid any required premium.

The cover under this policy ends automatically:
→ upon death of the policyholder named on Your Schedule.
→ for You or Your Spouse on Your or his/her 71st birthday or the remaining period of insurance before next Policy Year if the 71st birthday is during a Policy Year, whichever is later.
→ for the Spouse once he/she is divorced from the policyholder.
→ when any premium due is not paid in accordance with General Condition 5.

Each section of Your policy has a maximum amount We will pay under that section. Some sections also include other specific limits, for example, for the maximum We will pay in any one Policy Year in total.

You need to take reasonable care to protect Yourself as You would if You were not insured.

Please tell Us immediately if there are any changes to Your circumstance which may affect this insurance including:
→ Change in any of Your Occupation Class(es).
→ You being refused accident, financial protection, health, life or medical insurance, imposed with special conditions or having your policy cancelled or terminated.

This could result in Your policy being declared void, additional premium being payable by You and/or further conditions being imposed on Your cover under the policy.

If You fail to do so, Your claim may be affected.
### Summary of Cover and Limits

<table>
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<tr>
<th>Policy feature</th>
<th>Maximum amount payable per named insured adult</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lite</td>
</tr>
<tr>
<td><strong>Personal accident cover</strong></td>
<td></td>
</tr>
<tr>
<td>Accidental Death and Permanent Disablement</td>
<td>S$100,000</td>
</tr>
<tr>
<td>Pays in accordance with the schedule of compensation under Section 1 of the policy for any Accidental Injury leading directly to death or Permanent Disablement within 365 days of the Accident.</td>
<td></td>
</tr>
<tr>
<td><strong>Medical Expenses for Accidental Injury</strong></td>
<td>S$3,000</td>
</tr>
<tr>
<td>Reimburses for treatment of Your Accidental Injury at a Hospital or by a Doctor.</td>
<td></td>
</tr>
<tr>
<td>Includes cover for treatment by a registered Traditional Chinese physician or chiropractor at the following sub-limits and daily limits:</td>
<td></td>
</tr>
<tr>
<td>S$500 (S$50/day)</td>
<td>S$750 (S$75/day)</td>
</tr>
<tr>
<td><strong>Physiotherapy</strong></td>
<td>S$1,000</td>
</tr>
<tr>
<td>Reimburses for physiotherapy treatment of Your Accidental Injury as referred by a Doctor.</td>
<td></td>
</tr>
<tr>
<td><strong>Daily Hospital Allowance (up to 365 days)</strong></td>
<td>S$50/day</td>
</tr>
<tr>
<td>Pays for each complete 24-hour period that You are confined as an in-patient at a Hospital for the sole purpose of treatment of Your Accidental Injury.</td>
<td></td>
</tr>
<tr>
<td><strong>Daily Hospital Allowance in ICU (up to 30 days)</strong></td>
<td>S$100/day</td>
</tr>
<tr>
<td>Pays for each complete 24-hour period that You are confined as an in-patient in the Intensive Care Unit (ICU) at a Hospital for the sole purpose of treatment of Your Accidental Injury.</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Liability</strong></td>
<td>S$100,000</td>
</tr>
<tr>
<td>Reimburses for any Accidental bodily injury or damage to Third Party property caused by You.</td>
<td></td>
</tr>
<tr>
<td><strong>Child Support Fund</strong></td>
<td>S$5,000</td>
</tr>
<tr>
<td>Pays a lump sum in the event of Your Accidental Death within 365 days of the Accident if You have any surviving Child(ren).</td>
<td></td>
</tr>
<tr>
<td><strong>Loan Protector</strong></td>
<td>S$10,000</td>
</tr>
<tr>
<td>Covers Your remaining home mortgage loan, car loan, and/or education loan in the event of Your Accidental Death within 365 days of the Accident.</td>
<td></td>
</tr>
</tbody>
</table>
# Summary of Cover and Limits

<table>
<thead>
<tr>
<th>Free policy extensions</th>
<th>Lite</th>
<th>Standard</th>
<th>Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Worldwide</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Covers You while You are outside of Singapore for no more than 182 days in any one Policy Year and while You are in Singapore.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Disappearance</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Pays for Accidental Death if the scheduled ship, aircraft or train You travel on is involved in an Accident causing it to sink, be wrecked or disappear and leading directly to Your disappearance within 90 days of the Accident.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Terrorism</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Covers You for Accidental Injury caused by act of Terrorism.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Drowning or suffocation by smoke, poisonous fumes or gas</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Covers You for Accidental Death, Permanent Disablement and Accidental Injury caused by drowning or inhalation of smoke, poisonous fumes or gas.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Insect or animal bite</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Reimburses You for medical expenses incurred to treat animal or insect bites at a Hospital or by a Doctor.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Child cover</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Covers Your Children automatically for up to 30% of the applicable limits specified in Your summary of cover.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Food and drink poisoning, Dengue and Zika viruses</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Reimburses You for treatment of food and drink poisoning, Dengue or Zika viruses at a Hospital or by a Doctor.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Covid-19 cover</strong></td>
<td>×</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Reimburses You for treatment of COVID-19 by a Doctor within Singapore.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Optional benefits (applicable if shown on Your Schedule)

<table>
<thead>
<tr>
<th>Maxmum amount payable per named insured adult</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Weekly Temporary Disablement Benefit (up to 104 weeks)</strong></td>
</tr>
<tr>
<td>Pays for each complete 7-day period that you remain continuously disabled due solely and directly to Your Accidental Injury and unable to attend to more than 50% of the normal duties of Your gainful employment.</td>
</tr>
<tr>
<td>Up to S$200/week (as indicated on your policy Schedule)</td>
</tr>
<tr>
<td><strong>Mobility Aid / Ambulance Services Reimbursement / Home Modification</strong></td>
</tr>
<tr>
<td>Reimburses for mobility aid prescribed by Your Doctor, and any necessary ambulance services incurred and the necessary cost of modifying Your Home to aid Your mobility as a sole and direct result of Your Accidental Injury.</td>
</tr>
<tr>
<td>S$3,000</td>
</tr>
</tbody>
</table>
**Section 1**

Accidental Death and Permanent Disablement

If you sustain an **Accidental Injury** during any **Policy Year** that leads directly to your death or **Permanent Disablement** within 365 days of the **Accident,** we will cover you in accordance with the percentages specified in the schedule of compensation as set out below:

<table>
<thead>
<tr>
<th></th>
<th>Percentage of Sum Assured per insured person (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>B</td>
<td>Permanent Disablement</td>
</tr>
<tr>
<td>1</td>
<td>Total and Permanent Disablement</td>
</tr>
<tr>
<td>2</td>
<td>Any other <strong>Accidental Injury</strong> causing your total paralysis or causing you to be permanently bedridden</td>
</tr>
<tr>
<td>3</td>
<td>A. <strong>Loss</strong> of sight of one or both eyes</td>
</tr>
<tr>
<td></td>
<td>B. <strong>Loss</strong> of sight except for perception of light of one eye, each</td>
</tr>
<tr>
<td></td>
<td>C. Irreplaceable <strong>Loss</strong> of lens of one eye, each</td>
</tr>
<tr>
<td>4</td>
<td><strong>Loss</strong> of one or two <strong>Limb</strong>(s)</td>
</tr>
<tr>
<td>5</td>
<td><strong>Loss</strong> of one <strong>Limb</strong> and <strong>Loss</strong> of sight of one eye</td>
</tr>
<tr>
<td>6</td>
<td>A. <strong>Loss</strong> of four fingers and thumb of one hand</td>
</tr>
<tr>
<td></td>
<td>B. <strong>Loss</strong> of four fingers</td>
</tr>
<tr>
<td></td>
<td>C. <strong>Loss</strong> of thumb - both phalanges</td>
</tr>
<tr>
<td></td>
<td>- one phalanx only</td>
</tr>
<tr>
<td></td>
<td>D. <strong>Loss</strong> of index finger - three phalanges</td>
</tr>
<tr>
<td></td>
<td>- two phalanges only</td>
</tr>
<tr>
<td></td>
<td>- one phalanx only</td>
</tr>
<tr>
<td></td>
<td>E. <strong>Loss</strong> of middle finger - three phalanges</td>
</tr>
<tr>
<td></td>
<td>- two phalanges only</td>
</tr>
<tr>
<td></td>
<td>- one phalanx only</td>
</tr>
<tr>
<td></td>
<td>F. <strong>Loss</strong> of ring finger - three phalanges</td>
</tr>
<tr>
<td></td>
<td>- two phalanges only</td>
</tr>
<tr>
<td></td>
<td>- one phalanx only</td>
</tr>
<tr>
<td></td>
<td>G. <strong>Loss</strong> of little finger - three phalanges</td>
</tr>
<tr>
<td></td>
<td>- two phalanges only</td>
</tr>
<tr>
<td></td>
<td>- one phalanx only</td>
</tr>
<tr>
<td>7</td>
<td>A. <strong>Loss</strong> of all toes of one foot</td>
</tr>
<tr>
<td></td>
<td>B. <strong>Loss</strong> of great toe - one or two phalanges</td>
</tr>
<tr>
<td></td>
<td>C. <strong>Loss</strong> of toes other than the great toe, if more than one toe is lost, each</td>
</tr>
<tr>
<td>8</td>
<td><strong>Loss</strong> of hearing (excluding Noise-Induced Deafness)</td>
</tr>
<tr>
<td></td>
<td>A. Both ears</td>
</tr>
<tr>
<td></td>
<td>B. One ear only</td>
</tr>
</tbody>
</table>
Section 1

Accidental Death and Permanent Disablement

<table>
<thead>
<tr>
<th></th>
<th>Percentage of Sum Assured per insured person (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Loss of speech</td>
</tr>
<tr>
<td>10</td>
<td>Loss of speech and hearing</td>
</tr>
<tr>
<td>11</td>
<td>Third Degree Burns: Major burns causing full thickness skin destruction as determined by a Doctor.</td>
</tr>
</tbody>
</table>

### Area

<table>
<thead>
<tr>
<th>Head</th>
<th>Damage as a percentage of total body surface area</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>equals to or greater than 2% but less than 5%</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>equals to or greater than 5% but less than 8%</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>equals to or greater than 8%</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body</th>
<th>equals to or greater than 10% but less than 15%</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td>equals to or greater than 15% but less than 20%</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>equals to or greater than 20%</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

---

**We** will not cover for any **Accidental Death** or **Permanent Disablement**:

► Not listed in the schedule of compensation above.
► Not confirmed by **Our** appointed **Doctor**.
► Anything mentioned in the General Exceptions.

**We** shall in **Our** absolute discretion determine the percentage payable for any **Permanent Disablement** not otherwise expressly provided in the schedule of compensation.

If any **Accidental Injury** forms a part of another **Accidental Injury**, **We** will only pay for the **Accidental Injury** for which a greater amount of compensation is payable, even if the **Accidental Injuries** resulted from the same **Accident**.

The most **We** will pay under this section for each **Policy Year** per insured person:

(a) 100% of the applicable limit specified in the summary of cover;
(b) 100% of the applicable limit specified in the summary of cover for each **Accidental Injury**.

If all cumulative claims paid under Section 1 of this policy for any insured person in a **Policy Year** total to 100% of the applicable limit specified in the summary of cover, the cover under this policy will cease for that insured person.
Section 2
Medical Expenses for Accidental Injury

What is covered
If You sustain an Accidental Injury during any Policy Year, We will reimburse You:

- for necessary medical treatment of Your Accidental Injury at a Hospital or by a Doctor; and/or
- a Traditional Chinese Physician or Chiropractor who is licensed and authorised to practice in his/her country and who is not related to You or any of Your Close Relative.

The most We will pay for an Accidental Injury in each Policy Year is up to the total amount, sub-limit and daily limit specified in the summary of cover.

What is not covered
We will not cover:

- Any claim arising from treatment rendered after 365 days from the date of Accident.
- Expenses for any medical appliance or equipment.
- Any claim arising from physiotherapy treatment.
- Anything mentioned in the General Exceptions.

Section 3
Physiotherapy

What is covered
If You sustain an Accidental Injury during any Policy Year, We will reimburse You for the physiotherapy treatment of Your Accidental Injury by a Physiotherapist as recommended in writing by a Doctor.

The most We will pay for an Accidental Injury in each Policy Year is up to the total amount specified in the summary of cover.

What is not covered
We will not cover:

- Any claim arising from physiotherapy treatment rendered after 90 days from the date of Accident.
- Expenses for any medical appliance or equipment.
- Anything mentioned in the General Exceptions.

Section 4
Daily Hospital Allowance

What is covered
If You sustain an Accidental Injury during any Policy Year and You are confined as an in-patient in a Hospital for the sole purpose of treatment of Your Accidental Injury sustained, We will pay You the daily limit specified in the summary of cover for each complete 24-hour period and up to a maximum of 365 days for an Accidental Injury in each Policy Year.

We will only pay either under this section or Section 5 – Daily Hospital Allowance in ICU for each day of the Hospital confinement.

What is not covered
We will not cover:

- Any confinement for the purpose of convalescence.
- Anything mentioned in the General Exceptions.
Section 5

Daily Hospital Allowance in ICU

What is covered

If You sustain an Accidental Injury during any Policy Year and You are confined as an in-patient in the Intensive Care Unit (ICU) at a Hospital for the sole purpose of treatment of Your Accidental Injury sustained, We will pay You the daily limit specified in the summary of cover for each complete 24-hour period and up to a maximum of 30 days for an Accidental Injury in each Policy Year.

We will only pay either under this section or Section 4 – Daily Hospital Allowance for each day of the Hospital confinement.

What is not covered

We will not cover:

- Any confinement for the purpose of convalescence.
- Anything mentioned in the General Exceptions.

Section 6

Personal Liability

What is covered

We will cover You against personal legal liability to pay damages and claimants' costs and expenses for:

- Accidental bodily injury to any Third Party; and/or
- Accidental loss of or damage to property of any Third Party.

happening anywhere in the world during any Policy Year.

The most We will pay during any Policy Year is up to the total amount specified in the summary of cover.

What is not covered

We will not cover any liability in respect of or connection with:

- Any claim arising from ownership or possession of any building or land.
- Owning, possessing or using any Motorised Vehicle, weapons, firearms, aerial devices, drones, aircraft, watercraft, trailers or caravans.
- Transmission of disease or Illness.
- The unruly behavior of a family pet or any liability in connection with the Miscellaneous Offences (Public Order and Nuisance Act), the Animal and Birds Act, Animals and Birds (Dog Licensing and Control Rules) or any similar regulations or legislation issued by any relevant regulatory authority.
- Any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, and/or via Your and Your Close Relative’s own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means
- Any agreement, unless You would have been liable without the agreement.
- Any contract service, employment, trade, business or profession.
- Anyone who works for You, Your Close Relative or any other person living with You.
- Loss of or damage to property which belongs to or is in the care or control of You, Your Close Relative, Your domestic employee.
- Bodily injury or Illness to You, Your Close Relative, Your domestic employee or any other person living with You.
- Any fines, penalties, punitive or exemplary damages.
- Anything mentioned in the General Exceptions.
Section 7

Child Support Fund

What is covered
If You suffer Accidental Death within 365 days from the date of Accident as a result of Your Accidental Injury sustained during any Policy Year and You have surviving Child(ren), We will pay the lump sum amount specified in the summary of cover.

We will not cover:

⇒ Anything mentioned in the General Exceptions.

Section 8

Loan Protector

What is covered
If You suffer Accidental Death within 365 days of the date of Accident as a result of Your Accidental Injury sustained during any Policy Year, We will pay Your remaining home mortgage loan, car loan and/or education loan taken out with any local financial institutions registered with the Monetary Authority of Singapore up to the total amount specified in the summary of cover.

The remaining loan refers to the amount including interest owing by You to the local financial institutions as at the date of Accident excluding any overdue interest, penalties, or fines and/or any amounts due in arrears and payable by You before the date of Accident.

We will not cover:

⇒ Anything mentioned in the General Exceptions.

Section 9 — Optional cover

Temporary Disablement

What is covered
This section is applicable only when this cover is included in Your Schedule.

If You sustain an Accidental Injury during any Policy Year which

⇒ causes You to be continuously disabled and

⇒ prevents You from attending to more than 50% of the normal duties of Your occupation,

We will pay You the applicable amount specified in Your summary of cover for each complete week, up to 104 weeks, that You remain so as certified by Our appointed Doctor, provided that

⇒ You seek and follow proper medical advice from a Doctor immediately after Your Accidental Injury.

What is not covered
We will not cover:

⇒ If the period of disablement is less than seven (7) days in a row.

⇒ If Your first medical consultation or treatment is more than seven (7) days from the date of Accident.

⇒ If You are not gainfully employed or not engaged in any registered business at the time of Accident.

⇒ Anything mentioned in the General Exceptions.
Additional definitions

Mobility Aid: A portable device to help You move from one place to another.

What is covered

(a) Mobility Aid
If You sustain an Accidental Injury during any one Policy Year which requires You to use Mobility Aid to aid mobility as prescribed by a Doctor within 365 days of the date of Accident, We will reimburse You for the cost of purchasing or renting the Mobility Aid up to the total amount specified in the summary of cover.

(b) Ambulance Services Reimbursement
If You sustain an Accidental Injury during any Policy Year which requires to transport You to a Hospital via ambulance services, We will reimburse You for the cost of ambulance services up to the total amount specified in the summary of cover.

(c) Home Modification
If You sustain an Accidental Injury during any Policy Year resulting to either:
- Loss of one or more Limbs; or
- Total Loss of Sight in both eyes.
We will cover for the reasonable cost of modifying Your Home to aid Your mobility within Your Home as certified by a Doctor and up to the total amount specified in the summary of cover.

The most We will pay for all the benefits under this section during any Policy Year is S$3,000.

What is not covered

We will not cover:
- Modifications to Your Home that do not help in Your mobility.
- Modifications to a Home which is not lived in by You.
- Any loss or damage caused by the process of installation and modification.
- Anything mentioned in the General Exceptions.

Policy Extensions

The policy is extended to cover the following:

1. Worldwide
This policy covers You while You are outside of Singapore for no more than 182 days during any Policy Year and while You are in Singapore.

2. Disappearance
If the scheduled ship, aircraft or train You travel on is involved in an Accident causing it to sink, be wrecked or disappear and
- We are informed of Your disappearance within 90 days from the date of Accident; and
- Your body is not found within one year from the date of Accident unless a court order or official death certificate has established Your death; and
- there is sufficient evidence leading to the conclusion that You sustained an Accidental Injury causing Your death,
We will pay for Accidental Death in accordance with the schedule of compensation under section 1, provided that any person to whom the benefit is paid signs an undertaking to inform and refund Us the amount paid if You are subsequently found to be living.
Policy Extensions

3. Terrorism

If Your Accidental Injury is caused by any act of Terrorism and

→ You did not participate in or provoke such act(s); and

→ You could not have avoided such act(s),

We will cover You under this policy up to the limit specified in Your summary of cover provided.

4. Drowning or suffocation by smoke, poisonous fumes or gas

If Your Accidental Death, Permanent Disablement or Accidental Injury is caused by drowning or inhalation of smoke, poisonous fumes or gas occurring during any one Policy Year, We will pay under the relevant section(s) up to the applicable limit specified in the summary of cover.

5. Insect or animal bite

If You sustain any insect or animal bite during any Policy Year, We will pay up to the applicable limit specified under Section 2 as detailed in the summary of cover.

6. Child cover

This policy automatically covers Your Child(ren) for up to 30% of the applicable limits specified in Your summary of cover. There is no need to name Your Child(ren) under the policy. In the event of a claim, You will be required to produce any necessary supporting document(s) to support Your claim.

7. Food and drink poisoning, Dengue and Zika viruses

If You suffer food and drink poisoning or Dengue or Zika viruses as diagnosed by a Doctor and the first onset of symptom occurs during any Policy Year, We will pay under the relevant up to the applicable limit specified under Section 2 as detailed in the summary of cover.

8. COVID-19 cover

This extension applies to PA Standard and PA Plus plan only.

If You are diagnosed and tested positive with COVID-19 during any Policy Year, We will cover You up to the applicable limit specified under Section 2 as specified in the summary of cover for necessary medical treatment of COVID-19 by a Doctor within Singapore only.

This extension has a 14-days waiting period from the policy inception date and excludes claims where You are diagnosed and tested positive with COVID-19 within the 14 days waiting period from the policy inception date. For the avoidance of doubt, this 14 days waiting period does not apply to renewal of the policy.

We will not cover any claim if You are travelling overseas against the travel advisory for non-essential travel or all travel issued by the Singapore government.

We will not cover any claim for the cost of mandatory COVID-19 diagnostic tests or vaccines or quarantine expenses within or outside of Singapore.

We will not cover for any medical treatment of COVID-19 sought outside of Singapore.
These apply to all sections of the policy unless stipulated otherwise.

This policy does not cover any claim or consequence whatsoever, caused by or in connection with any of the following, or which is the direct or indirect result of any of the following, whether or not such claim or consequence has been contributed to by any other cause or event:

1. War

War, invasion, act of foreign enemy, hostilities or a war-like operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Other Actions

Any action taken in controlling, preventing, suppressing or in any way relating to (1) War above or Terrorism.

3. Radioactivity

Any form of radioactivity including, but not limited to,

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- Radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

4. Dangerous sports and leisure activities

- You taking part in any aerial activities (except hot air ballooning) including but not limited to bungee jumping, parachuting, paragliding, sky diving, free flying, B.A.S.E. jumping and cliff jumping.
- You taking part in any underwater activities more than forty (40) metres in depth.
- Caving, potholing, rock climbing and mountaineering which involves using ropes or guides.
- Hiking, trekking (including mountain trekking), hill walking, or rambling above 3,000 metres.
- Any leisure or sport activities either as a professional or where You would or could earn or received remuneration, donation, sponsorship or financial rewards of any kind.
- You taking part in any leisure or sport activities where You are competing in or practicing for speed or time trial, sprint or racing of any kind.
- You taking part in any leisure or sport activities where the following conditions are not met:
  (i) You obey the rules (including wearing appropriate safety equipment) and regulations that was recommended by the operator and take necessary precautions as a reasonable person; and
  (ii) You carry out such activities under the guidance and supervision of qualified guides and/or instructors of the operator where qualified guides and/or instructors are available.

5. Other activities or occupations

You engaging in any of the following activities or Your occupation(s) which involves or falls within any of the following categories:

- heavy manual labour.
- the use of heavy machinery such as cranes, forklifts or vehicles requiring a Class 4 or above driving license.
- manual work in hazardous places including shipyards, dockyards, construction sites, aircraft hangars and oil refineries.
- handling of hazardous chemicals or explosive materials.
- work or activities at height (exceeding 9 metres above ground or floor level).
- diving, oil-rig platform or offshore work or activities.
- manual work below ground level.
- welding or woodworking.
- any unskilled labour.
- any hazardous occupation including pilot, aircrew, ship crew, worker on board vessels, stevedore, shipbreaker, fisherman, fire fighter, police, naval, military, air force service or operation and the like (except under section 14 of the Enlistment Act (Chapter 93) of the Republic of Singapore).
General Exceptions

6. Events causing or arising with or as a result of your accidental injury

- Any allergy, condition, disease, illness, infirmity, sickness, bacterial or viral infection.
- Any side effect of medication.
- Any known risks associated with any medical or surgical procedure.
- Any gradual loss of use or function which is not a direct result of an Accident.

7. Pre-existing medical conditions

Any allergy, condition, illness, infirmity or injury, diagnosed or undiagnosed, before the date of Accident, for which You have received advice, medication, treatment, been told of, or for which You are under investigation, awaiting results, on a waiting list, or are aware of the need for in-patient treatment.

8. Health care

- Any general check-up, convalescence, rest cure, custodial or restorative care.
- Any dental care or dental disease.
- Any eye examination or eye care.
- Any pregnancy-related treatment including treatment arising from pregnancy, miscarriage, abortion, childbirth, sterilisation, contraception and any treatment for infertility.
- Any dental, optical, cosmetic or plastic surgery or any elective surgery unless all of the following conditions are met:
  (i) The surgery is necessitated by an Accidental Injury sustained by You;
  (ii) Carried out to restore the function or appearance after the Accident;
  (iii) Done at a medically appropriate stage after the Accident by a Doctor; and
  (iv) We approve of its cost in writing before it is done.
- Any condition, impairment, illness or disease, even if contracted by accident or occurring whilst You are injured, whether known or unknown to You. This includes
  (i) Any bacterial and/or viral infections, venereal disease, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
  (ii) Any mental, psychological, emotional or nervous problems or conditions, including anxiety, depression, sleep disorders or insanity.
  (iii) Any congenital anomaly.
- Implants (homograft, heterograft, artificial) and prosthesis.
- Procurement or use of any hospital-type equipment or medical appliances, including ventilator, hearing aid, contact lenses, and eye glasses.
- Any expenses, administrative or other charges of a non-medical nature in connection with the provision and/or performance of medical supplies and/or services.

Whether known or unknown to You,

- taking of drugs or alcohol, regardless of whether You are affected or under the influence of it, even if the drug was prescribed by a registered medical practitioner.
- Alcoholism.
- Drug-addiction, drug abuse or drug-related treatments.
- Intoxication.

9. Alcohol, drugs and intoxication

10. Motorcycling / Cycling

- Motorcycling as a rider, without a valid motorcycle license.
- Motorcycling as a rider or passenger without wearing a crash helmet.
- Cycling on expressways.
11. Conscious or voluntary acts

Regardless of the extent of Your sanity, any

- culmination of repetitive stresses of Your normal everyday activities.
- participation in any riot or strike.
- provocation or commission of assault, hijack or murder.
- suicide or attempted suicide.
- self-injury.
- reckless and deliberate exposure to known danger.
- competition in or practise for speed-contest, timed trial or racing.
- travelling against the advice of any registered medical practitioner or any travel advisory of the Ministry of Foreign Affairs of the Republic of Singapore.

12. Unlawful act

Any unlawful act committed by You, regardless of the extent of Your sanity. Unlawful act refers to any act that does not conform to or is not permitted by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to:

- Exceeding any stipulated speed limit whilst driving or riding a Motorised Vehicle.
- Driving whilst under the influence of alcohol.
- Non-conformance to the Road Traffic Act or the like.
- Non-conformance to the Road Traffic (Pedestrian Crossing) Rules or the like.
- Non-conformance to the Road Traffic (Bicycle) Rules or the like.
- Participation in or acting as an accessory to any crime or attempted crime or offence.

13. Wilful act or omission or gross negligence

Your intentional or wilful act or omission, or gross negligence.

14. Restricted countries

Travel in, to, or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

15. Sanction limitation and exclusion clause

We shall not be deemed to provide cover and We shall not 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 Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

16. Court judgement

Any court judgement which is not delivered by a court in Singapore.
**General Conditions**

1. **Claims procedure**

   If You or Your legal representative are making a claim under the policy, You or Your legal representative must submit Our Personal Accident claim form with full particulars as soon as reasonably possible but no later than 30 days after the incident together with full facts of the claim including its occurrence, detailed circumstances and extent of loss. All documents supporting the claim must also be submitted to Us within 90 days of the incident or discovery of injury, damage or liability.

   Any communication You receive about the incident should be sent to Us immediately. You must not discuss liability, promise any payment or refuse any claim without Our written consent.

   All certificates, receipts, information and evidence required by Us shall be supplied free of expense to Us, in the form prescribed by Us.

   Failure to comply with the time and procedure stipulated for the making of a claim in this clause shall invalidate the claim and no benefit shall be payable under this policy.

   We shall have the right and the opportunity through Our medical representatives to examine You whenever and as often as may be reasonably required within the duration of any claim. In addition, We shall have the right to require an autopsy in the case of death, where this is not forbidden by law or religious beliefs. We will bear the expenses incurred in such examinations, unless the claim is proved to be invalid, in which case We shall be entitled to recover all the expenses so incurred from You.

   If We want to, We can take over and conduct, in Your name or that of the person claiming under the policy, the defence or settlement of any claim or take proceedings for Our own benefit to recover any payment We have made under this policy.

   We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

   Any person who is seeking indemnity under this policy shall give Us all the information, documents and assistance We require to enable any claim to be validated for Us to achieve a settlement.

2. **Misstatement of age or occupation class**

   If, at the correct Age or for the correct Occupation Class, You would not have been eligible for cover under this policy, no benefit shall be payable and Our liability shall be limited to the refund of the premium paid without interest.

3. **Other insurance**

   If, at the time of any claim arising under this policy, there is any other insurance covering the same loss, damage or liability, We will only pay Our share of the claim. This condition does not apply to benefits under Section 1, Section 4, Section 5, Section 7 and, if applicable, Section 9.

   If You have more than one policy with Us that covers the same benefit, We will only pay from one policy. If the benefit amounts are different under Your different policies, We will pay the highest benefit amount.

4. **Automatic renewal**

   This policy will be renewed automatically for each Policy Year if all premiums are duly received by Us, unless We receive cancellation instruction from the policyholder named on Your Schedule. The premium rates and renewal are not guaranteed and may be adjusted by Us upon policy renewal at Our sole discretion. A renewal notice will be sent to You. In the event that We make any changes to the premiums, provisions, limits or coverage, We will inform you via the renewal notice or write to You 30 days in advance and the changes will apply to You.

5. **Payment before cover**

   In order for cover under this policy to take effect, We must receive the full annual premium due before the start date of each Policy Year.

   If the full annual premium is to be received by instalments or recurring payments, successful receipt of each instalment by Us before the Due Date would automatically trigger coverage for the period for which premium is paid. If We do not receive the full instalment amount on or before the Due Date, We will cancel Your policy and any payment received after the Due Date will not affect the termination of this policy.

6. **Our rights**

   We are entitled to take over and carry out in Your name the defence or settlement of any legal action. We may also take proceedings at Our own expense and for Our own benefit, in Your name, to recover any payment We have made under this policy to anyone else.
General Conditions

7. Your duty to take precautions
You must at all times take reasonable precautions to prevent and avoid losses, damages, Accidents, Accidental Injuries and minimise claims under the policy.

8. Arbitration
Where We have accepted a claim and there is disagreement over the amount to be paid or if there is any dispute arising out of this policy, the dispute must be referred to an arbitrator in Singapore to be agreed between You and Us in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") at the time in force in English. When this happens, a decision must be made by the arbitrator before You can take any legal action against Us.

9. Your duty to comply with policy conditions
Our provision of insurance under this policy is conditional upon You observing and fulfilling the terms, provisions, conditions and clauses of this policy.

10. False declaration
If You did not declare truthfully upon buying this policy, all benefits under this policy shall be forfeited.

11. Fraud
If You, or anyone acting for You, make(s) a claim under this policy knowing the claim to be dishonest or intentionally inflated, exaggerated or fraudulent in any way, or give(s) any false declaration, statement or document to support the claim, We will not pay any claim and all cover under the policy and all premiums paid will be forfeited without recourse.

12. Payments made under insurance regulations and rights of recovery
If the law or collective industry agreement in any country in which this policy operates requires Us to settle a claim which, if this law or collective industry agreement had not existed, We would not be obliged to pay, We reserve the right to recover such payments from You or from the person who incurred the liability.

13. Access to your registered medical practitioners
To assess whether the cover applies, You may be asked to supply the name and contact details of Your registered medical practitioners or Doctors to access Your medical records. If You do not agree to allow Us access to Your medical records or provide Us with any details required to do so, We may not deal with Your claim.

14. Settlement of claims
At Our sole discretion, We will settle any claim by payment to You, Your legal representative, Your financial institutions (if applicable to Section 8) or as may be permissible under the Insurance Act.

15. Burden of proof
The burden of proving the validity of any claim is upon You. If We deny any claim by reason of any exclusion listed in the section of General Exceptions, the burden of proving that We are legally responsible for the claim is upon You.

16. Non-assignment
This policy is not assignable. No assignment of interest under this policy will be binding upon Us. We do not assume validity of any assignment.

17. Non-waiver
Our failure to enforce any provision of Your policy; or Our acceptance of any premium with actual or implied knowledge of any non-disclosure, misrepresentation, fraud and/or breach of Your policy or of the law, does not amount to a waiver of Our rights under Your policy or at law. We will still have the right to enforce each and every provision of Your policy even if We have not done so in the past.

18. Excluding third party rights
Anyone not a party to Your policy cannot enforce it under the Contracts (Rights of Third Parties) Act (Cap. 53B).
Our promise of service

If You have any comments or suggestions about Our cover, services or any other feedback, please write to:

The Head of General Insurance
Aviva Ltd., 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807

We always welcome feedback so We can improve Our products and services.

Customer care policy

At Aviva Ltd, We will make every effort to provide the high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure detailed below explains what You can do:

Your first point of contact should always be to Our Customer Services Department. You can email Us at personal_insurance@aviva.com.sg. We will acknowledge receipt of Your feedback within 3 working days whilst We look into the matter You raised. We will contact You for further information if required within 7 working days and provide You with a full reply within 14 working days.

If You are dissatisfied with Our response, We will refer You to an independent dispute resolution organisation: the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC’s contact details are:
Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01 City House Singapore 068877
Telephone : 6327 8878 Fax : 6327 8488 Email : info@fidrec.com.sg Website : www.fidrec.com.sg

Important - Please remember to quote Your policy reference in Your communication.

How to make a claim

To make a claim, please call Our claims assistance helpline at 6827 9966 or visit Our website at www.aviva.com.sg to access Our claims form.

Policy Owners’ Protection Scheme (PPF)

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 or www.sdic.org.sg).

Learn more about our other products and services at www.aviva.com.sg

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