
PROTECTION*PLUS*

INSURANCE POLICY

Here is your ProtectionPlus insurance policy. Please read it, to make sure that you have the protection you need.

It is important that the policy document together with the **schedule** and any amendments or endorsements issued are read together to avoid any misunderstanding.

HOW YOUR INSURANCE OPERATES

Your policy is a contract between us, the **company**, and you, our **insured** named in the **schedule**. The application form, declaration and information you gave us when applying for the policy are the basis of this contract. The **schedule** and any endorsement made altering the terms of this policy, form part of this policy.

In return for your payment of the premium, we will provide you with the insurance cover as described in the policy during the **period of insurance** or any subsequent period for which you pay and we accept the required premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

FREE LOOK CLAUSE

If we are issuing this policy to you for the first time, we will give you a "Free Look" period of 14 business days from the date you receive the policy. If within these 14 days, you tell us that you do not want the policy, we will cancel it from its start date and refund in full the premium you have paid so long as no claim has arisen. Please note:

- a) You are assumed to have received the policy within three days after we despatch it.
- b) The Free Look will not apply to renewals of your policy with us.

A GUIDE TO THE POLICY

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DEFINITION OF WORDS

Certain words have been defined below. These have the same meaning wherever they are used in the policy or the **schedule**. They appear in bold print (eg. **insured person**, **injury**).

TERM	DEFINITION
Accident	An event which happens suddenly and gives rise to a result which the insured person did not intend or anticipate.
Burns	Third degree burns .
Child	A person named as the insured person in the schedule who is the insured's biological or legally adopted and unmarried child aged between one year to 18 years or 23 years if pursuing full-time education in a recognised tertiary institution within his/her usual country of residence as Singapore.
Chinese physician	A person other than you, your relative, the insured person or the insured person's relative engaging in the practice of traditional chinese medicine and acupuncture (including a herbalist, bonesetter or chiropractor), who is duly licensed or registered to practise according to the laws and regulations applicable in the geographical area of his/her practice.
Commencement date	Original inception date of cover under this policy as shown in the schedule .
Daily hospitalisation cash benefits	Cash benefit payable at an agreed sum per day in the event of an insured person's confinement in a hospital for a continuous uninterrupted period of at least 24 hours upon the advice of a physician for which the hospital makes a charge for room and board.
Hospital	A lawfully operating institution for the care and treatment of sick and injured persons, which has 24 hours nursing services by registered graduate nurses, one or more physicians available at all times and organised facilities for diagnosis and major surgery, which shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged or similar establishment.
Injury	Bodily injury suffered anywhere in the world caused solely by accident and not by sickness, disease or gradual physical or mental wear and tear.
Insured person	Each of the persons named as such in the schedule who meets the eligibility criteria set out in General condition 3 of the policy.
Period of insurance	The period shown in the schedule , and any further period for which you agree to pay and we agree to accept premium.
Physician	A qualified medical practitioner other than you, your relative, the insured person or the insured person's relative who is licensed by the medical authorities of the country in which treatment is provided to practise Western medicine and surgery, and

TERM	DEFINITION
	who in rendering such treatment is practicing within the scope of his or her licensing and training in his/her geographical area of practice.
Schedule	The schedule containing details of the insured person(s) , type of cover selected and period of insurance . The schedule forms part of the policy.
Usual country of residence	The country in which the insured person is usually living at the inception of this insurance. As a condition precedent to liability, the company must be informed in writing of any change in the usual country of residence . A permanent change in the usual country of residence is deemed to occur when the insured person lives or intends to live in another country for more than six consecutive months during any period of insurance . The company reserves the right to continue cover on the terms and conditions it considers appropriate to the new country of residence or to decline to continue cover under the policy.
Weekly benefit	Compensation payable at a rate per week.
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.
You, your, insured	The policy owner named as Insured in the schedule .

THE BENEFITS

We will pay you:

The compensation for death or disablement or events (the Results) as described below if the **insured person** suffers **Injury** during the **period of Insurance** which within 104 weeks of its happening is the sole cause of the death or such disablement or events.

Results	Compensation
A. Death	The sum insured specified in the schedule .
B. Permanent and total disablement specified below and certified by a physician : Total and permanent disablement from engaging in or attending to employment or occupation of any and every kind or where there is no employment or occupation, from attending to an insured person's usual duties	The sum insured as specified in the schedule .
C. Permanent partial disablement specified below and certified by a physician :	A percentage of the sum insured as specified in the schedule .
1. Loss of one or both arms (between shoulder and wrist)	100%
2. Loss of one or both legs (between hip and ankle)	100%
3. Loss of sight in one or both eyes	100%
4. Loss of sight in one eye except for perception of light	50%
5. Loss of lens of one eye	50%
6. Loss of hearing in both ears	75%
7. Loss of hearing in one ear	15%
8. Loss of speech	50%
9. Loss of four fingers and thumb of one hand	50%
10. Loss of four fingers of one hand	40%
11. Loss of thumb - one phalanx or two phalanges	20%
12. Loss of finger – three phalanges	10%
13. Loss of finger – two phalanges	5%
14. Loss of finger – one phalanx	3%
15. Loss of all toes of one foot	17%

16. Loss of great toe – one phalanx or two phalanges	5%
17. Loss of any toe other than great toe – one phalanx or two phalanges	3%
18. Third degree burns	
<p>a) Head – damage as a percentage of total body surface area equals to or greater than 2% but less than 5%</p> <p>equals to or greater than 5% but less than 8%</p> <p>equals to or greater than 8%</p>	<p>25%</p> <p>50%</p> <p>100%</p>
<p>b) Body – damage as a percentage of total body surface area equals to or greater than 10% but less than 15%</p> <p>equals to or greater than 15% but less than 20%</p> <p>equals to or greater than 20%</p>	<p>25%</p> <p>50%</p> <p>100%</p>
Any permanent partial disability not specified above (other than loss of sense of taste or smell for which no compensation is payable)	Any amount determined by Us at our absolute discretion by comparison with the percentages shown above and in proportion to the degree of disability as assessed by Our medical advisors.
D. Temporary disablement 1. Temporary total disablement from engaging in or attending to the insured person's usual employment or occupation and certified by a physician . 2. Temporary partial disablement from engaging in or attending to the insured person's usual employment or occupation and certified by a physician .	The weekly benefit specified under the sum insured in the schedule payable up to 104 weeks from the commencement of the disablement.
E. Medical expenses Medical, surgical, hospital , nursing home and nursing fees or charges including mobility aids necessarily and reasonably incurred as a result of injury for professional services prescribed by a physician within 12 months of the occurrence of an accident . Medical expenses incurred necessarily and reasonably for treatment of injury by a chinese physician is covered up to 50% of the sum insured under this benefit subject to a limit of S\$75 per consultation and not more than one consultation per day. In the case of a child insured person , the limit per consultation shall be reduced to S\$25.	The sum insured as specified in the schedule .
F. Daily hospitalisation cash benefits An insured person's confinement in a hospital for a continuous period of 24 hours as a result of injury .	The daily benefit as specified under the sum insured in the schedule payable up to 50 consecutive days subject to an overall limit as stated in the schedule for each period of insurance .
G. Recuperation benefit An additional lump sum benefit payable in the event of an insured person's confinement in a hospital as a result of injury for a period exceeding 14 consecutive days.	The sum insured as specified in the schedule .
H. Bereavement grant A lump sum benefit payable in the event of the insured person's death caused by an injury within 104 weeks of the injury .	The sum insured as specified in the schedule .

Compensation limits in respect of any one insured person

1. Compensation will not be payable for:
 - a) any specific item of result B (Permanent and total disablement) or result C (Permanent partial disablement) where that item is also comprised in any other item of result B (Permanent and total disablement) or result C (Permanent partial disablement) for which a greater amount of compensation is payable in the circumstances.
 - b) Result A (Death) in addition to any result B (Permanent and total disablement) or Result C (Permanent partial disablement) if caused by the same **accident**, except that if a payment has been made under any part of result B (Permanent and total disablement) or result C (Permanent partial disablement) and death occurs subsequently solely caused by and within 104 weeks of the **accident**, then we will pay any difference if the compensation payable for result A (Death) is greater than that already paid for result B (Permanent and total disablement) or result C (Permanent partial disablement).
 - c) more than 100% of the sum insured for result A (Death) or result B (Permanent and total disablement) or Result C (Permanent partial disablement) (whichever is the higher) in any one **period of insurance** in total for any or all of results for any one **insured person** whether arising from the same or different **accidents**.
 - d) Result B (Permanent and total disablement) or result C (Permanent partial disablement) until one year after the happening of the **injury**. If we are reasonably satisfied that the disablement from employment is total and permanent, we may partly or wholly waive this waiting period.
2. **Weekly benefit** shall not be payable for:
 - a) any period of time subsequent to the death of the **insured person** or subsequent to compensation becoming payable under any part of result B (Permanent and total disablement) or result C (Permanent Partial Disablement).
 - b) both results D1 (Temporary total disablement) and results D2 (Temporary partial disablement) for the same period of disablement.
3. **Weekly benefit** for either results D1 (Temporary total disablement) and results D2 (Temporary partial disablement) shall be payable when the total amount has been agreed, or at your request at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt by us of written notice of the **injury**.
4. The maximum period the **company** will pay under result F (**Daily hospitalisation cash benefits**) for any one **injury** is up to 50 consecutive days subject to the overall limit indicated in the **schedule** for any one **period of insurance**.
5. Nothing will be payable in respect of result E (Medical expenses) if there is any other insurance in force covering the loss or if you or the **insured person** are entitled to indemnity from any other source, provided that we shall not be relieved of liability under result E (Medical expenses) so far as concerns any excess beyond the amount payable under such other insurance or indemnity.
6. The limits of compensation specified above will apply regardless of the number of times the policy is renewed.

EXTRA BENEFITS

1. **Insurance for child**
 - a) Where an insured and his/her legal spouse are insured at the same time under this policy, up to three of the insured's biological or legally adopted, unmarried children (aged between one year to 18 years or 23 years if pursuing full-time education in a recognised tertiary institution within their **usual country of residence** as Singapore) shall be covered at 10% of the sum insured of the insured or his/her insured spouse (whichever is the higher sum insured) for the following results for each **child** named in the **schedule**:

Result A Death
 Result B Permanent and total disablement
 Result E Medical expenses

- b) Where the insured is insured on his/her own under this policy and subject to the payment of the additional required premium, up to three of the insured's biological or legally adopted, unmarried children (aged between one year to 18 years or 23 years if pursuing full time education in a recognised tertiary institution within their **usual country of residence** as Singapore) shall be covered at 10% of the sum insured of the insured for the following results for each **child** named in the **schedule**:

Result A Death
 Result B Permanent and total disablement
 Result E Medical expenses

2. Loss and damage to clothing and personal belongings

The **company** undertakes to pay to the **insured person** who sustains damage to clothing and personal belongings worn or carried by such **insured person** as a result of an **injury** in the same **accident** (but only to the extent that they are not recoverable from any other source), an amount not exceeding S\$500 for such loss or damage provided that the Medical expense benefit under result F (**daily hospitalisation cash benefits**) is also payable under this policy.

3. Renewal bonus

- a) Upon each renewal of this policy, the original sum insured in respect of each **insured person** for result A (Death) and result B (Permanent and total disablement) at the commencement date will be increased by 10% as renewal bonus for the renewed **period of insurance** provided that:

- i) no claim has arisen in respect of the **insured person** during the preceding **period of insurance** in respect of:

Result A Death
 Result B Permanent and total disablement
 Result C Permanent partial disablement
 Result D1 Temporary total disablement
 Result D2 Temporary partial disablement
 Result E Medical expenses
 Result F **Daily hospitalisation cash benefits**
 Result G Recuperation benefit
 Result H Bereavement grant

- ii) the increase in the original sum insured as renewal bonus shall be for the first three consecutive 12 month renewals of the policy only;
- iii) the renewal bonus does not apply to any **child insured person**; and
- iv) the renewal bonus does not apply to the terrorism extension under Extra benefit 4 below.

- b) Where the insured requests for an increase or reduction to the sum insured for an **insured person** in respect of result A (Death) and result B (Permanent and total disablement) during any **period of insurance** and agreed to by us, We will increase the revised sum insured for that **insured person** by 10% as renewal bonus upon the renewal of the policy for the renewed **period of insurance** provided that:

- i) the request to revise the sum insured is made by the insured within the first six months of the **relevant period of insurance**;

- ii) any accumulated renewal bonus for the **period(s) of insurance** prior to the **period of insurance** in which the sum insured was revised, will lapse and not be added on;
 - iii) no claim has arisen in respect of the **insured person** during the preceding **period of insurance** in respect of any or all of the results listed in 3(a)(i) above;
 - iv) the increase in the revised sum insured as renewal bonus shall only be for the first three consecutive 12 month renewals of the policy following the **period of insurance** in which the sum insured was revised;
 - v) the renewal bonus does not apply to any **child insured person**; and
 - vi) the renewal bonus does not apply to the terrorism extension under Extra benefit 4 below.
- c) No additional premium is required for the Renewal Bonus.

4. Terrorism

This policy is extended to cover the **insured person** against death or disablement (the following results) as described below if the **insured person** suffers an **injury** which within 104 weeks of its happening is the sole cause of the death or such disablement and the **injury** is sustained through acts of terrorism provided that there is no liability when such acts of terrorism involve the use of biological, chemical agents or nuclear devices:

Result A	Death
Result B	Permanent and total disablement
Result C	Permanent partial disablement
Result D1	Temporary total disablement
Result D2	Temporary partial disablement
Result E	Medical expenses
Result F	Daily hospitalisation cash benefits
Result G	Recuperation benefit
Result H	Bereavement grant

The limit for each of the result above is per the specified sum insured applicable to the result. The limit for all the above results in total is up to the sum insured for result A (Death) at the **commencement date** of this policy or in the event of an increase or reduction to the sum insured for result A (Death) and result B (Permanent and total disablement) as requested by the **insured** and agreed to by us during any **period of insurance**, up to the applicable increased or decreased sum insured for result A (Death) or S\$250,000 for each **insured person**, whichever is lesser.

Cover under this extension for each **child insured person** is in respect of result A (Death), result B (Permanent and total disablement) and result E (Medical expenses) only. The limit of this cover is at 10% of the sum insured under result A (Death), result B (Permanent and total disablement) and Result E (Medical expenses) of the insured. Where the **Insured** and his/her legal spouse are **insured** at the same time under this policy, the limit shall be that of the sum insured of the **insured** or his/her insured spouse, whichever is the higher sum insured for result A (Death), result B (Permanent and total disablement) and result E (Medical expenses).

5. Reservist training

This policy is extended to cover **injury** sustained by the **insured person** while on part-time National Service as a reservist in the Navy, Army, Air Force, Police, Fire Brigade or Vigilante Corps, provided that we will not be liable to pay any compensation if the **insured person** was taking part in or was present at any military, navy or air force operation during actual warfare or any insurrection or any expedition or operation of a war-like character either as a combatant or non-combatant when the **injury** was sustained.



6. Riot & strike

This policy is extended to cover the **insured person** against death caused by **injury** or **injury** as a result of Riot & strike. The **company** shall not be liable for any claim arising out of or in connection with the **insured person's** own participation or provocation of any such act or if such act could reasonably have been avoided by the **insured person**.

7. Motorcycling

This policy is extended to cover motor-cycling (whether as a rider or pillion-rider) provided that at the time of **accident**, the **insured person** is wearing a safety helmet, and not engaging in or practising for racing and hill climbing contests, reliability trials, speed or duration testing.

8. Burns

This policy is extended to cover the **insured person** against death caused by **injury** or **injury** as a result of **burns**, subject to the limit as set out under item 18 of result C (Permanent partial disablement). The **company** shall not be liable for any claim for such death or **injury** arising out of or in connection with the **insured person's** own wilful or intentional act.

9. Suffocation by smoke, poisonous fumes, gas and drowning

This policy is extended to cover the **insured person** against **injury** as a result of suffocation by smoke, poisonous fumes, gas or drowning shall be deemed to be **injury** sustained by an **insured person** provided that such **injury** does not arise out of an **insured person's** wilful and intentional act.

10. Disappearance

We shall presume death to have been suffered by the **insured person** if he or she is missing for 12 consecutive months, and sufficient evidence is provided that leads us to the conclusion that death was caused by an **injury**. However, if at any time after payment of compensation under this policy for such death the **insured person** is found to be living, such compensation shall be refunded to us.

11. Exposure

If the **insured person** suffers an **injury** and then, in consequence of that **injury** suffers death or disablement as a result of exposure to the natural elements, we will consider such death or disablement as having been caused by an **injury**.

12. Amateur Sports

This policy is extended to cover any **injury** happening to the **insured person** while engaged in sports as a form of recreation and not on a professional basis.

All Extra benefits are subject to the terms, conditions and exclusions of this policy.

CLAIM CONDITIONS

The payment of claims under this policy is dependent upon observance of its terms and conditions by you, and so far as they apply, by the **insured person** or any other claimant.

1. You must report in writing to us as soon as reasonably possible, full details of any **injury** which may result in a claim under this policy.
2. You or the **insured person** shall employ the services of a **physician** and the **insured person** shall undergo any treatment such **physician** shall deem necessary.



3. All certificates, information and evidence must be provided at your expense or at the expense of any claimant in the form and nature required.
4. The **insured person** may have to undergo further medical examination required by us at our expense.
5. In the event of death of the **insured person**, we shall require sight of the death certificate and may require a post-mortem examination at our expense if this is not forbidden by law.
6. If there is any dispute as to the liability and amount to be paid under this policy, such dispute shall be determined by arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this policy that an arbitration award shall be first obtained.

If the dispute shall not within 12 months from the date of disclaimer of liability or date of rejection of the offer made have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. If an action or suit is not commenced within 12 months after the arbitration award is made under claim condition 6 of this policy, the **company** shall not be liable for such claim under this policy and such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable against the **company**.

GENERAL EXCLUSIONS

We will not pay any sum under this policy for:

1. **Injury** directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the **injury**:
 - a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - c) any weapon or device employing atomic or nuclear fission and fusion or other like reaction or radioactive force or matter;
 - d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
 - e) any chemical, biological, bio-chemical, or electromagnetic weapon.
2. death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

- b) any act of terrorism including but not limited to
 - i) the use or threat of force, violence and
 - ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and contamination by chemical and biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and to put the public or any section of the public in fear; or
- c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **company** alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

3. **Injury** caused by the **insured person** engaging in:

- a) air travel except as a passenger in a fully licensed passenger carrying aircraft; or
- b) any trade, technical or sporting activity or as crew in connection with an aircraft.

4. **Injury** caused by the **insured person** engaging in or practising for:

- a) parachuting;
- b) hang gliding;
- c) any kind of race (other than on foot or swimming) or trial of speed or reliability;
- d) potholing, mountaineering or rock climbing necessitating the use of guides or ropes; or
- e) underwater activities necessitating the use of compressed air or gas.

5. **Injury** caused by:

- a) suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life);
- b) pregnancy or childbirth;
- c) insanity;
- d) any pre-existing physical or mental defect or infirmity;
- e) the **insured person** being under the influence of drugs (other than those prescribed by a registered **physician** but not when prescribed for the treatment of drug addiction); or
- f) the **insured person** being under the influence of alcohol, unless it can be established to our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the **injury**.

6. **Injury** to any **insured person** who is employed:

- a) as a full time military personnel, law enforcement officer, civil defence officer, security officer; navy or fire fighters;
- b) as professional sportspersons, entertainers, motor vehicle or motor bike racers;



- c) in any off-shore occupations such as diver, rig workers, fisherman; ship crew;
- d) as shipyard crew; work on board sea vessels;
- e) as air crew; work on board aircraft;
- f) as construction workers, work at heights above 30 feet or work underground, in tunnels, demolition and quarry workers;
- g) as workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondolas; or
- h) in any occupation dealing with explosives, poisonous or hazardous gases or substances.

If we say that by reason of any of these general exclusions any claim is not covered by this insurance, then the burden of proving that the claim is covered shall be upon you.

GENERAL CONDITIONS

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with.

1. Co-operation

As a condition precedent to the **company's** liability, the **insured person** or his/her representatives shall co-operate fully with the **company** and its medical advisers and will fully and faithfully disclose all material facts and matters which the **insured person** knows or ought to know and will upon request as the **company** may reasonably make execute any document to empower the **company** to obtain relevant information, at the **insured** or the **insured person's** expense, from any **physician, hospital** or other source.

2. Reasonable precautions and material changes

The **insured person** shall take all reasonable precautions to prevent and minimise any **injury**. The **company** must be informed immediately in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any **insured person**, or any other change which may increase the possibility of a claim under this policy. The **company** reserves the right to continue cover on terms and conditions it considers appropriate to such changes in material information or circumstances or to decline to continue cover under the policy.

3. Eligibility

Unless we agree in writing otherwise, any person you wish to insure under this policy must be named as an **insured person** in the **schedule** and must at the **commencement date** of the policy be the following:

- a) yourself aged between 18 years and 65 years old; or
- b) your legal spouse aged between 18 years and 65 years old; or
- c) your biological or legally adopted, unmarried **child** aged between one year to 18 years or 23 years if pursuing full-time education in a recognised tertiary institution within his/her **usual country of residence** as Singapore.

4. Alterations

- a) We have the right to vary the premium payable and all other terms, conditions and exceptions of the policy by giving the **insured** 30 days' notice of such variation(s).

- b) If the date of birth of the **insured person** has been incorrectly stated, the benefits will be amended by us having regard to the true date of birth. If the true date of birth is such that, had it been known to us at the time of the policy was proposed for, we would not have issued the policy, then we may cancel the policy and no benefits will be payable.
- c) Any other misrepresentation of or failure to disclose material facts by the **insured** or **insured person**, will entitle the **company** to alter, amend or cancel the policy having regard to the true facts. A material fact is any information that could influence the **company** in its assessment of the proposal.

5. Cancellation

Either the **insured** or the **company** may cancel this policy by giving the other party 14 days notice in writing sent to the last known address. Refunds of premium in respect of a **period of insurance** will be made as follows:

- a) If the **insured** cancels the policy, the **company** will refund the insured the premium paid less the premium calculated at our short period rates from the date of cancellation provided no claim has arisen in relation to that **period of insurance** and the amount refundable is more than S\$10.
- b) If the **company** cancels the policy, the **company** will make a prorata refund of the premium paid.

6. Termination

- a) The entire policy will terminate and all **insured persons'** cover under it will cease immediately upon:
 - i) non-payment of premium by the due date as described in the payment before cover warranty of this policy; or
 - ii) the cancellation of this policy as described in general condition 5.
- b) Unless we have agreed otherwise in writing, the cover of an **insured person** under this policy will terminate immediately in any of the following circumstances, whichever first occurs:
 - i) when the **insured person's usual country of residence** ceases to be Singapore;
 - ii) where an **insured person** on the expiry of the **period of insurance** during which he or she attains the age of 76 years; or
 - iii) where the **insured person** is a **child** of the **insured**, on the expiry of the **period of insurance** during which he/she attains the age of 19 years, or 24 years if studying full-time at a recognised tertiary institution within his/her **usual country of residence** as Singapore.

7. In the event of fraud

If any claim shall in any respect be false or fraudulent or if fraudulent means or devices are used by the **insured person(s)** or anyone acting on their behalf to obtain benefit under this policy, then the policy will be cancelled immediately and all benefit and premium forfeited.

8. No trust

The **company** will not recognise or be affected by any notice of trust, charge or assignment relating to this policy and the **insured's** receipt or that of the **insured's** legal personal representative shall in all cases effectively discharge our liability.

9. Legal personal representatives

The terms, exceptions and conditions of this policy, so far as applicable and with necessary modifications, shall apply to the legal personal representatives of the **insured** or the **insured person**.

10. Exclusion of rights under the contracts (Rights of third parties) act

A person who is not a party to this policy shall have no right under the contracts (Rights of third parties) Act (Cap 53B) to enforce any of its terms. **Insured persons** (other than the **insured**) are not parties to this policy contract.

11. Due observance

The due observance and fulfilment of the terms of this policy or in any endorsement insofar as they relate to anything to be done or complied with by the **insured** or **insured person**, and the truth of the statements and answers in the proposal made by the **insured** and **insured person** shall be conditions precedent to our liability.

12. Applicable law

This contract of insurance is governed by and is to be construed in accordance with the laws of Singapore. The court of competent jurisdiction in Singapore shall have the exclusive jurisdiction over all matters relating to the construction, validity and performance of this contract of insurance.

PAYMENT BEFORE COVER WARRANTY

(Applicable to policy issued to an individual)

1. The premium due must be paid to the **company** (or the intermediary through whom this policy was effected) on or before the inception date or the renewal date of the coverage. Payment shall be deemed to have been effected to the **company** or the intermediary when one of the following acts takes place:
 - a) Cash or honoured cheque for the premium is handed over to the **company** or the intermediary;
 - b) A credit or debit card transaction for the premium is approved by the issuing bank;
 - c) A payment through an electronic medium including the internet is approved by the relevant party;
 - d) A credit in favour of the **company** or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the **company** (or the intermediary through whom this policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the **company**. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with free look provision, the **insured** may return the original policy document to the **company** or intermediary within the free look period if the **insured** decides to cancel the cover during the free look period. In such an event, the **insured** will receive a full refund of the premium paid to the **company** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

USEFUL PROCEDURES

1. Making a claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes your personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

2. Your feedback channels

If you have any feedback or comments on our service, tell us about it. Our service quality team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

MSIG ASSIST +65 6323 8288

A 24-hour emergency helpline has been arranged for you with an authorised alarm centre should you need assistance in the event of an emergency whilst overseas. When you are residing in Singapore, the following services are also available to you

- Arrangement of home visit by **physician**
- Arrangement of private medical transportation
- Arrangement of appointment with the medical providers in Singapore

It is understood and agreed that the emergency helpline only provides referral information and arrangement assistance. The service provider (s) is/are not our agents and you shall pay the service provider directly for the costs of any service rendered by the service provider. It is further understood and agreed that we do not warrant and are in no way responsible or liable for the action of or advice or information given or statements made by any service provider or any person in the provision of service or assistance pursuant to the emergency helpline. We are also in no way liable for any **injury**, damage or loss to persons, property or goods whatsoever caused arising from any act, omission, default or neglect of the service provider or any person in the provision of service or assistance pursuant to the emergency helpline.

IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.