
SIMBA COMPLIMENTARY PERSONAL ACCIDENT INSURANCE POLICY

MASTER POLICY NUMBER: 301266781

This policy is specially arranged for mobile plan subscribers ("the **insured persons**") of SIMBA Telecom Pte Ltd ("the **policyholder**").

IMPORTANT NOTICE

The insurance cover provided to the **insured persons** under this policy is based on the information provided to us. Please be reminded that you must fully and faithfully declare to us all facts that you know or ought to know, otherwise the **insured person** may receive no benefit from this policy.

HOW YOUR INSURANCE OPERATES

This policy is a contract between MSIG, the **policyholder** and the **insured person** declared monthly to us by the **policyholder**. The declaration and any information given by the **policyholder** and/or the **insured persons** form the basis of this contract. MSIG Insurance (Singapore) Pte. Ltd. will provide insurance for the **insured person** during the **period of cover** in accordance with the terms and conditions of this policy.

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 us. We are ready to help you with your concerns.

A GUIDE TO THE POLICY

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ELIGIBILITY

The **insured person** must meet these eligibility conditions to be covered under this policy.

1. **Insured person** must be a Singaporean, permanent resident or foreigner holding valid employment, work permit or long-term pass issued by the Singapore government and the **usual country of residence** is Singapore.
2. **Insured person** must be aged 18 years to 75 years old at the start of the **period of cover**.

IMPORTANT CONDITIONS

The **insured person** must meet all the following conditions before the commencement of the **insured person's** cover for this insurance to operate.

The **insured person**:

1. has never suffered from, been investigated or diagnosed for, or treated for diabetes, stroke, heart disease.
2. does not have a history of mental illness or brain disorder, not limited to epilepsy, Parkinson's, Alzheimer's.
3. does not have any physical defects, disability or impairment, including but not limited to mobility problems.
4. does not have cancer unless in remission for at least five years.
5. is not presently suffering or recovering from or undergoing treatment for any **injury**.
6. has never been declined, refused renewal, terminated or imposed loading or coverage restriction for personal accident insurance.

DEFINITION OF WORDS

Certain words have been defined below. These have the same meaning wherever they are used in the policy or the **certificate of insurance** in both singular and plural forms. They appear in bold print (e.g. **insured person, injury**).

TERM	DEFINITION
Accident	An event which happens suddenly, solely and directly caused by violent and external means and give rise to a result which the insured person did not intend or anticipate.
Act of terrorism	An act, including using force or violence, of any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious or ideological purposes including the intention to influence any government or to put the civilian population in fear for those purposes.
Doctor	A legally registered medical practitioner qualified to practise western medicine and surgery in line with the laws of the country in which the practice is granted. The doctor must not be an insured person , an insured person's family member, travel companion, a business partner, an employee or employer of an insured person , or a person related to an insured person in any way.
Injury	Bodily injury caused solely and directly by an accident that occurs during the period of cover and not by sickness, disease, physical impairment or medical condition. Coverage ceases for accident that occurs during the period where payment for the SIMBA mobile plan subscription is overdue and resumes on the date when the overdue payment is received. To avoid any doubt, accident that occurs during the period where the subscription is overdue is not covered even when the overdue payment is received later.
Insured person	Insured person named as such in the certificate of insurance who meets the eligibility conditions.
Period of cover	The period shown in the certificate of insurance subject to active SIMBA mobile plan subscription and opt-in consent received by us, up to a maximum of six months.
Pre-existing medical condition	Any injury , illness, condition or symptom which existed before the period of cover of the policy for the insured person concerned: a) for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable; or b) which before the period of cover of the policy presented signs or symptoms of which the insured person was aware or should reasonably have been aware.
Certificate of insurance	The schedule containing details of the insured person, period of cover .
Sum insured	The sum insured stated on the benefit summary stated in the certificate of insurance . The sum insured is per insured person per policy basis.
Usual country of residence	The country in which the insured person is ordinarily residing. For the purpose of this policy, the usual country of residence is Singapore.
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.
You, your, insured, policyholder	The policy owner who is named as Insured in the certificate of insurance .



THE BENEFITS

We will cover the **insured person** based on the benefits described in the following sections, determined by the **sum insured** stated in the **certificate of insurance** and benefit summary.

ACCIDENTAL DEATH / PERMANENT DISABILITY

We will pay the benefit amount described in the Compensation Table, up to the **sum insured**, if the **insured person** suffers **injury** resulting in death or permanent disability, as certified by a **doctor**, which happens within 12 months from the **accident** date.

The following are terms and description for disability conditions.

1. 'Total and permanent disability' refers to disability has continued for 12 months from the **accident** date and will in all probability continue for the remainder of the **insured person's** lifetime which results in the **insured person** being unable to engage in employment or occupation of any kind or where there is no employment or occupation, from attending to their usual duties.
2. 'Total and permanent' refers to loss that is permanent and beyond cure by any medical treatment.
3. 'Loss of' limb, finger or toe refers to loss of use or by physical severance.
4. 'Loss of speech' refers to total and permanent loss of speech with complete inability to produce sounds associated with speech due to extensive impairments affecting either the physical ability to produce speech sounds or the cognitive ability to communicate due to damage in the brain's speech centers.
5. 'Loss of hearing' refers to total and permanent loss of hearing with near-complete or total inability to hear, even with amplification or assistive devices.

Compensation Table

Injury resulting in permanent disability as described	Benefit amount is calculated by multiplying the specific percentage by the sum insured
1. Death	100%
2. Total permanent disability	100%
3. Total and permanent loss of sight	
a) Loss of all sight in both eyes	100%
b) Loss of sight of both eyes except perception of light	100%
c) Loss of all sight of one eye	100%
d) Loss of sight of one eye except perception of light	50%
4. Total and permanent loss of limb	
a) Loss of any two limbs at or above elbow or knee	100%
b) Loss of any two limbs below elbow or knee	100%
c) Loss of any one limb at or above elbow or knee	100%
d) Loss of any one limb below elbow or knee	100%
5. Total and permanent loss of finger or metacarpals	
a) Loss of thumb and four fingers of one hand	85%
b) Loss of four fingers of one hand	55%

c) Loss of thumb (two phalanges)	30%
d) Loss of thumb (one phalanx)	15%
e) Loss of index finger (three phalanges)	20%
f) Loss of index finger (two phalanges)	15%
g) Loss of index finger (one phalanx)	10%
h) Loss of middle finger (three phalanges)	15%
i) Loss of middle finger (two phalanges)	10%
j) Loss of middle finger (one phalanx)	5%
k) Loss of ring finger (three phalanges)	10%
l) Loss of ring finger (two phalanges)	7%
m) Loss of ring finger (one phalanx)	5%
n) Loss of little finger (three phalanges)	10%
o) Loss of little finger (two phalanges)	7%
p) Loss of little finger (one phalanx)	5%
q) Loss of metacarpals (first or second)	3%
r) Loss of metacarpals (third, fourth or fifth)	2%
6. Total and permanent loss of toe	
a) Loss of all toes of one foot	25%
b) Loss of great toe (two phalanges)	10%
c) Loss of great toe (one phalanx)	5%
d) Loss of any other toe	5%
7. Total and permanent loss of speech and/or hearing	
a) Loss of speech and hearing	100%
b) Loss of speech	75%
c) Loss of hearing in two ears	75%
d) Loss of hearing in one ear	30%
8. Shortening of leg by at least 5cm	10%
9. Any permanent disablement not specified above other than loss of sense of taste or smell for which no compensation is payable.	We will assess and apply a percentage consistent with the above scale at our sole and absolute discretion

Conditions applicable

1. The most we will pay per **insured person** is 100% of the **sum insured** regardless of the number of claims.
2. For total and permanent disability, we will pay the benefit amount after a waiting period of 12 months from the **accident** date. We will waive the waiting period if we are reasonably satisfied that the **insured person's** disability is total and permanent.

3. If claim is payable for the higher percentage of an affected body part (e.g. 100% for loss of left arm below elbow) under the Compensation Table, we will not pay claim for any other items with lower percentage that are under the same body part (e.g. 30% loss of thumb on the left hand).

EXTENSIONS

We will cover **insured person** with these additional benefits subject to the terms, conditions and exclusions of this policy.

1. Amateur sports

We will pay benefits for **injury** suffered by the **insured person** while participating in sports for recreation, provided it is not on professional basis and does not involve any form of compensation, including prize money, salary, donations, incentives, sponsorship or rewards of any kind.

2. Assault, hijack, murder, strike, riot and civil commotion

We will pay the benefits for **injury** due to assault, hijack, murder, strike, riot and civil commotion, provided that such event did not arise as a result 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**.

3. 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 due to 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.

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

We will pay the benefits for **injury** due to suffocation by gas, poisonous fumes, smoke or drowning, provided that such **injury** does not arise as a result of the **insured person's** wilful and intentional act and that such event could not be reasonably avoided by the **insured person**.

5. Exposure

We will pay the benefits for death or permanent disability if the **insured person** suffers an **injury** and then, in consequence of that **injury** suffers death or disability due to exposure to the natural elements.

6. Miscarriage due to an accident

We will pay benefits for **injury** if the **insured person** suffers miscarriage or stillbirth caused solely and directly by an **accident** and not attributed by any natural causes and/or sickness related to pregnancy or childbirth.

7. Motorcycling

We will pay benefits for **injury** suffered by the **insured person** due to motorcycling (whether as rider or pillion) provided at the time of the **accident**, the **insured person** has a valid and recognised driving license for the relevant motorcycle, is wearing a safety helmet, and not engaging in or practicing for any race, competition, reliability test, speed or duration testing.

8. National Service

We will pay benefits for injury suffered by the insured person who is serving full-time National Service, only during their official off-duty periods. Official off-duty periods refer to the times when the insured person has signed out from official duties, left the military, training or operational base and not participating in any activities relating to National Service.

9. Reservist Training

We will pay benefits for **injury** suffered by the **insured person** during peacetime training or duties as a operationally ready national serviceman in the Singapore Armed Forces, Singapore Police Force or Singapore Civil Defence Force, provided that we will not be liable to pay any compensation if the **insured person** was taking part in or was present at any operation during law enforcement, emergency response, disaster management, any insurrection, expedition, actual warfare or war-like character either as a combatant or non-combatant when the **injury** was sustained.

10. Terrorism

We will pay benefits for **injury** suffered by the **insured person** due to **act of terrorism**, provided the **act of terrorism** does not involve the use of biological, chemical agents or nuclear devices.

GENERAL EXCLUSIONS

(which apply to the whole policy)

We will not be legally responsible for any claims directly or indirectly caused by, or in connection with, or arising from the following.

1. **Injury** caused directly or indirectly by:
 - a) physical defect, disability or impairment;
 - b) mental illness or brain disorder.
2. Any sickness, disease or **pre-existing medical condition**.
3. Suicide or attempted suicide, intentional self-inflicted injury or any act which could reasonably be considered as exposure to danger (unless carried out in an attempt to save human life).
4. Malicious, criminal or unlawful acts committed the **insured person** or person acting on the **insured person's** behalf.
5. Childbirth, miscarriage, abortion, menopause or any pregnancy related conditions unless covered under extensions – Miscarriage due to an accident.
6. The **insured person** being under the influence of drugs unless taken as prescribed by a **doctor**.
7. The **insured person** being under the influence of alcohol or substance abuse
8. **Injury** caused by taking part in the following activities.
 - a) flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed commercial aircraft;
 - b) canoeing or white-water rafting unless with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
 - c) high diving or jumping, free diving, underwater activities involving artificial breathing apparatus;
 - d) aerial activities such as bungee jumping, skydiving, paragliding, hang gliding;
 - e) skiing or snowboarding, snowmobiling unless these activities are not done in off-piste, ungroomed, unpatrolled areas or places not recommended for beginner to intermediate users;
 - f) hunting, potholing, mountaineering that normally involves using ropes, rock climbing unless harnessed and done on man-made walls;
 - g) any race other than on foot or swimming, speed or time trials, competitions; or
 - h) extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or **special stunts**

9. Injury to any insured person with the following occupations or occupation activities:

- a) any occupation in military, naval, air force, law enforcement, fire-fighting, civil defence or as armed security guard;
- b) as professional sportspersons, entertainers, motor vehicle racers;
- c) work onboard sea vessel or any offshore occupation such as diver, rig workers, fisherman or ship crew;
- d) work onboard aircraft or as air crew;
- e) shipyard worker, construction workers, demolition worker, quarry worker, work underground or in tunnels;
- f) work at height over 30 feet or work involving the use of scaffolding, gondolas, climbing that requires the use of guides or ropes; or
- g) any occupation dealing with explosives, poisonous or hazardous gases or substances.

10. War and terrorism exclusion

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- a) War, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power or any similar event.
- b) Any act of terrorism including but not limited to:
 - i) the use or threat of force or violence; or
 - ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents,

by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting 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 your claim is not covered as a result of this exclusion, you will need to prove to us otherwise to pay the claim.

11. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery;
- c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- d) the radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;



- e) any chemical, biological, biochemical, or electromagnetic weapon.

12. COVID-19 AND PANDEMICS EXCLUSION

Notwithstanding any provision to the contrary, this policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived:

- a) Coronavirus (COVID-19) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

13. Sanction Limitation and Exclusion Clause

We shall not be liable in respect of 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 applicable national laws, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

GENERAL CONDITIONS

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

1. Keeping to the conditions

We will only pay claims under this policy if all **insured persons** keep to all conditions of this policy and the statements and answers in the application are truthful.

2. Reasonable precautions

The **insured person** shall take all reasonable precautions to prevent and minimise any **injury** or loss insured under this policy.

3. Disclosure and misrepresentation

The **insured person** or his/her representatives shall co-operate fully with the us, our appointed medical advisers, and willfully and faithfully disclose all material facts and matters which the **insured person** knows or ought to know.

Any other misrepresentation of or failure to disclose material facts by the **insured person** will entitle us to alter, amend or cancel the policy having regard to the true facts. A material fact is any information that could influence our assessment of the proposal.

4. Incorrect date of birth

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.

5. Change in coverage

The insurance coverage is determined based on the start date of the opt-in consent received by us. Subsequent changes to the mobile plan will not affect the insurance coverage, provided it remains active and payment is not overdue.

6. Same cover

If an **insured person** is insured under more than one SIMBA Complimentary Personal Accident insurance policy, we will only pay from one of the policies.

7. Termination

The insurance cover of an **insured person** under this policy will terminate immediately in any of the following circumstances, whichever first occurs:

- a) when the policy limit is fully paid;
- b) six months after the start of the **period of cover**; or
- c) when an **insured person** passes away.

8. Currency

All amounts shown are in Singapore dollars

9. 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 person's** receipt or that of the **insured person's** legal personal representative shall in all cases effectively discharge our liability.

10. 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 person**.

11. Excluding of rights under the Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms. **Insured persons** (other than the policy owner) are not parties to this policy contract.

12. Governing law and jurisdiction

This contract of insurance is governed by the laws of Singapore. If there is any dispute, it will be dealt with by the courts of Singapore.

CLAIM CONDITIONS

For us to pay claims under this policy, the **insured person** and any person acting for the **insured person** must keep to the following conditions.

1. Immediate medical care

The **insured person** must promptly seek medical care after sustaining **injury** and undergo any medically necessary treatment prescribed by a **doctor** without undue delay.

2. Claims notification

The **insured person** must contact us with full details as soon as possible of any **injury** or loss which may result in a claim under this policy and co-operate fully with us as well as our appointed representatives such as medical advisors, investigators and loss adjusters.

3. Claims documentation

The **insured person** or his/her legal representatives must submit a fully completed claim form with all medical reports, certificates, and any information and evidence required by us or our appointed representatives at your expense.



4. Medical examination and post-mortem

We may request and will pay for the cost of medical examination by an examiner appointed by us at intervals determined reasonably. We may also request and pay for the cost of a post-mortem examination for claims related to **injury** resulting in death.

5. Reconsideration of claim

If we deny a claim due to the balance of medical fact or the probability that the claim results from health conditions not covered under this policy, the **insured person** or their representative has the right and obligation to produce the medical evidence as reasonably requested by us for reconsideration under the policy.

6. Who we will pay

We will pay claims to the **insured person** who incurred the claim or to their estate if they have passed away.

If we pay the claim in line with the above, we will have no further legal responsibility under this policy for the **insured person** concerned.

7. Legal Proceedings

No action in law or equity shall be brought to recover under the policy until after the expiration of 60 days from the date proof of claim has been furnished in accordance with the policy conditions. The parties submit themselves to the exclusive venue and jurisdiction of the courts of Singapore for the resolution of any conflict or dispute between the parties with regard to the policy, save where the circumstances are governed by the Arbitration clause of the policy.

8. Arbitration

If there is any dispute about whether we are legally responsible for paying a claim or about the amount to be paid under this policy, it will be decided by arbitration in line with current law. Before you can take any other action, this arbitration must take place, and an award made.

If within 12 months from the date of you claiming that we are legally responsible for a claim and you do not take up the offer of arbitration, we will assume you have abandoned the claim.

9. Time limit for taking legal action

If you do not begin legal action within 12 months after the arbitration award is made, we will not be legally responsible for the claim.

10. Fraudulent claims

If the insured person or anyone acting on their behalf make any claim under this policy knowing the claim to be fraudulent or exaggerated, this policy shall become void, and all benefits forfeited.

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.

POLICY OWNERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA /LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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.



SIMBA Complimentary Personal Accident Benefits Summary

The SIMBA Complimentary Personal Accident Benefits Summary below sets out the maximum amounts we will pay each **insured person** per **period of cover**. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Sum Insured
	Limit of Benefits
Accidental death / permanent disability	
Insured person	\$5,000