AIA SINGAPORE PTE LTD – AIA x SPURS EXPERIENCE COVER

POLICY SCHEDULE AND POLICY CONTRACT

POLICY SCHEDULE

Group Policy Number : 83318

Effective Date of Coverage : Date of Application

Expiry Date of Coverage : 90 days from date of application

Table of Benefits

Benefits	Amount Covered
1. Accidental Death Benefit	Lump sum payment of S$5,000

POLICY TERMS AND CONDITIONS

DEFINITIONS

a. **Accident** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden accidental means.

b. **Amount Covered** refers to the insured amount for the Benefit specified in the table of Benefits in the Policy Schedule.

c. **Applicant** or **Insured Person** refers to the person covered under the Policy, as described under the Eligibility section.

d. **Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.

e. **Injury** shall mean bodily injury of the Insured Person which
(i) is sustained by the Insured Person during the period of insurance under this Policy, and
(ii) is caused solely and directly by Accident, and
(iii) solely and independently of any other cause, except sickness or medical or surgical treatment directly resulting from or rendered necessary by such injury, results in the death or disablement of that Insured Person within twelve (12) calendar months from the date thereof.

f. **Period of Insurance** refers to the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or endorsement (if any).

g. **Policy** refers to:
(i) this document including the Policy Schedule;
(ii) the application for this Policy;
(iii) declarations of this Policy; and
(iv) the endorsements (if any).

h. **Prohibited Person** refers to a person or entity (including any director or any direct or indirect shareholder of, or any person having executive authority in such entity) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which has the effect of prohibiting AIA from providing insurance coverage, transacting business with or otherwise offering any economic benefits to such person or entity under the Policy.

i. Singapore Resident

(i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the application date of the policy and is not currently residing in Singapore; or

(ii) is a permanent resident, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or

(iii) has a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or

(iv) has a pass or permit required under the Immigration Act (Cap. 133) that has a duration longer than 90 days and has resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

j. We, us or **our** refers to AIA Singapore Private Limited, its assigns and successors in title.

k. You or **your** refers to the Applicant or Insured Person.

Where the **context** requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.

Any examples set out in the Policy are purely for illustrative purposes only and shall not affect the construction and interpretation of the Policy.

ELIGIBILITY AND TERMINATION

Section A : Eligibility

To be eligible for cover under this Policy, an Insured Person at the time of the Effective Date of Coverage:

(i) must be a Singapore Resident; and
(ii) must be aged between 18 and 65 (age last birthday); and
(iii) is not a citizen of a sanctioned country, or a Prohibited Person.

For clarity, the above criteria do not affect the operation of the provisions of **General Provisions Section J. No Cover** below.

Section B : Termination

The Policy shall automatically terminate on the earliest occurrence of the following:

(i) The Expiry Date of Coverage as specified in the Policy Schedule; or

(ii) Upon the payment of the Accidental Death Benefit to the estate of the Insured Person; or

(iii) When the Insured Person(s) ceases to be eligible under the Eligibility Section; or

(iv) The date on which the Policy is terminated; or

(v) The date communicated to the Policyholder by us as the date the Policy ceases on account of war, or an act of war, such date being determined at our discretion.

BENEFIT PROVISIONS AND EXCLUSIONS

Section A - Benefits

1. Accidental Death Benefit

We shall pay the Amount Covered if you die in Singapore as a result of an Injury occurring in Singapore during the period of insurance.

We shall upon receipt and approval of proof, subject to the provisions, conditions and limitations contained herein or which may be endorsed hereon, pay an indemnity according to the Policy Schedule.

Notwithstanding the above, we will pay the Accidental Death Benefit only once.

Section B - Exclusions

No benefit shall be payable under this Policy if any of the following events occur:

(i) self-destruction or any attempt thereat, while sane or insane;

(ii) war, declared or undeclared, revolution or any warlike operations;

(iii) participation in a riot, violation or attempted violation of the law or resistance to arrest;

(iv) travelling or flying in, ascending or descending from any aerial device or aircraft, unless the Insured Person is traveling as a fare-paying passenger in a duly licensed commercial aircraft and the said aircraft was not engaged in any rescue, instructional or training purposes during such flight; or

(v) racing on horse or wheels, or participating in a sport in a professional capacity or where the Insured Person would or could earn income or renumeration from engaging in such sport.

CLAIMS PAYMENT AND PROCEDURES

We must be notified through the submission of a completed claim form and other proof of loss documents as may be determined by us to our satisfaction. Such claim submission and proof of loss must be filed with us within 30 days after the date of such loss and there must be sufficient particulars to enable us to identify the Insured Person, the occurrence, nature and extent of the loss.

The occurrence of a covered event must be proven to our satisfaction; all medical reports, information and evidence required shall be furnished at your expense.

Benefits for the loss of life of the Insured Person is payable to the estate of the Insured Person..

GENERAL PROVISIONS

Section A: Applicant

The Insured Person, as the Applicant, can exercise all the rights, privileges and options under the Policy during the period of coverage. This would be subject, where applicable, to the rights of any assignee or trustee.

Section B: Applicable Law

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the law of the Place of Issue.

Section C: Assignment

Neither the benefits nor this Policy may be assigned, pledged or used as security by you in any transaction.

Section D: Burden of Proof

In any action, suit or proceeding where we allege that any loss is not covered by the Policy due to any applicable exclusion, the burden of proving that such loss is covered by the Policy shall be upon you, or such other claimant.

Section E: Cancellation

We have the right to cancel this Policy at any time in the event that we decide, at our sole discretion, to cancel:

(i) the entire portfolio of this insurance;
(ii) a particular plan type of this insurance; and/or
(iii) this insurance for a particular group of insured persons

by giving 30 days' notice in writing to Insured Persons at their last known address.

Section F: Contracts (Rights of Third Parties) Act 2001

Save and except where contrary to Singapore law governing any of the benefits granted under this Policy, or where expressly provided otherwise, a person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of this Policy.

Notwithstanding anything in this Policy, the consent of any third party (including the Insured Person) is not required for any variation (including any release or compromise of any liability) or termination of this Policy.

Section G: Currency

The amounts to be paid by us shall be in the currency shown on the Policy Schedule.

Section H: Legal Proceedings

No action in law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of time within which such proof of claim is required by the Policy, unless we agree to otherwise in writing.

Section I: Modifications

The Policy's provisions cannot be changed or varied by any of our employees, independent contractors or agents unless such change is contained in an endorsement signed by our duly authorised officer.

The clauses in the Policy are subject to the provisions of the Insurance Act 1966 and other relevant laws, including subsequent changes or replacements of such provisions from time to time. In response to regulatory requirements or changes beyond our control required by law, we may amend the terms and conditions of the Policy by informing you of the relevant changes and such changes will become effective from a date specified.

Section J: No Cover

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent companies and/or our ultimate controlling entities, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

(i) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of you, or claimant or the parent company and ultimate controlling entity of you, or claimant; or

(ii) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this Policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

Section K: No Nomination

Benefits for the loss of life is payable to the estate of the Insured Person. All other benefits of this policy will be payable to the Insured Person.

Section L: 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 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).

Section M: Personal Data

You agree to the terms and conditions with regard to your personal data and information contained in your application.

Section N: Proper Discharge

Payment made in accordance with this Section shall release us of all liabilities under this Policy.

We will make payment under the Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion. These persons may include:

(a) the Insured Person; or
(b) the estate of Insured person

Section O: Policy Non-Participating

This Policy shall not participate in any surplus distribution by us.

Section P: Subcontractors and Delegates

Notwithstanding any other agreement to the contrary, we may in our sole and absolute discretion subcontract or delegate any of our services in the administration of the Policy or the performance of its other obligations under this Policy to a third party appointed by us at our own cost and expense, subject that we will remain responsible and liable to Insured Persons for the work and activities of each subcontractor or delegated person for our obligations under this Policy.

Date : 9 January 2024

Registrar

Chief Executive Officer

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