



SmartPA Protect+

POLICY WORDINGS

Caring For Our Customers

We make every effort to give a high level of service. If on any occasion Our service falls below Your expectation, the procedure below explains what You may do:

- Your first point of contact should always be Your intermediary. Alternatively, You may also submit Your feedback to the AXA manager in charge of the matter.
- We will confirm receipt of Your written feedback within 3 working days, whilst We look into the matter You have raised. We will contact You if further information is needed within 7 working days of the date of Your written complaint, and give You a full reply within 14 working days of Our last communication to You.
- If the outcome of Your complaint is not handled to Your satisfaction, You may write to:

Chief Executive Officer (CEO)
AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower
Singapore 068811

- We will respond to Your appeal within 14 working days.
- If You are dissatisfied with the Chief Executive's response, We will refer You to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), which is an independent organisation. 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 number in any communication with Your intermediary or Us.

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WELCOME TO YOUR SMARTPA PROTECT+ POLICY (Individual Personal Accident Insurance)

Please read this policy carefully together with Your Policy Schedule to ensure that You understand the terms and conditions and that the cover You require is being provided. Do keep these documents in a safe place as they are legal documents.

If You have any questions after reading these documents, please contact Your intermediary or AXA Insurance Pte Ltd at 1800 880 4888.

If there are any changes that may affect the insurance provided, please notify Us immediately.

IMPORTANT NOTICE

1. Before We provide cover, You must fully and faithfully tell Us everything You know (or could reasonably be expected to know) that is relevant to Our decision to give You the insurance, otherwise You may receive no benefit from Your policy.
2. The insurance cover under this policy is based on the information submitted to Us, as set out in the accompanying documents. If the information, which You subsequently provide Us, differs materially from the information set out in Your application, We may offer cover on different terms or decline it altogether. If We do not hear from You within 14 days from the date of issue of this policy, We will take it that the information is complete and correct.

HOW YOUR INSURANCE OPERATES

Your SmartPA Protect+ policy is a contract between You and AXA Insurance Pte Ltd, and consists of:

- * this policy document,
- * the Policy Schedule, which has details relating to You, Your spouse and/or Your Child(ren), the type of cover and the Period of Insurance.

The application form, declaration and any other information given form the basis of this contract. The policy, Policy Schedule, conditions, exclusions, Endorsements and memoranda shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears. This policy shall become effective on the date specified in the Policy Schedule and continue for the Period of Insurance specified, ending at 23:59 Standard Singapore Time on the last day of the Period of Insurance.

Having received and accepted Your first premium, and any subsequent premiums required, We will provide the cover shown in the relevant sections of the policy, up to the sums insured or limits of indemnity stated in the Policy Schedule.

In this policy, where consistent with the contents:

- (a) the singular shall include the plural and the plural the singular; and
- (b) words importing the masculine gender shall include the feminine gender.

(A) SUMMARY OF BENEFITS

| Benefits – Core Pack | Sum Insured Per Adult (SGD) | | | Sum Insured Per Child (SGD) | |
|--|-----------------------------------|-------------------------------------|---------------------------------------|-----------------------------|--------------------------|
| | Silver | Gold | Platinum | Free Cover | Top-Up Cover |
| 1. Accidental Death (AD)/Permanent Disablement (PD) (a) Additional 50% payout upon AD whilst overseas (b) Additional 50% payout upon AD in a Public Transport | \$150,000 \$75,000 \$75,000 | \$350,000 \$175,000 \$175,000 | \$1,000,000 \$500,000 \$500,000 | 20% of Adult Sum Insured | 30% of Adult Sum Insured |
| 2. Third Degree Burns | \$15,000 | \$35,000 | \$100,000 | | |
| 3. Medical Expenses (a) Double Indemnity on Hospitalisation (b) LOG for Overseas Hospitalisation (c) Ambulance Expenses | \$2,000 per accident | \$5,000 per accident | \$10,000 per accident | | |
| 4. Post-Accident Therapy (a) Physiotherapy Treatment (b) Chiropractic Treatment (c) TCM Treatment | \$1,000 per year | \$2,000 per year | \$5,000 Per year | | |
| 5. Lifestyle Maintenance (a) Home and/or Vehicle Modification (b) Mobility Aids (up to \$1,000 per Accident) | \$5,000 per year | \$10,000 per year | \$10,000 per year | | |
| 6. Temporary Total Disablement | NA | \$350 per week | \$1,000 per week | NA | NA |
| 7. Hand, Foot & Mouth Disease (HFMD)Benefit | NA | NA | NA | \$100 per year | \$100 per year |

| Benefits – Add-on Pack | Sum Insured Per Adult | | | Sum Insured Per Child | |
|--|-----------------------|----------------------|----------------------|--------------------------|--------------------------|
| | Silver | Gold | Platinum | Free Cover | Top-Up Cover |
| 8. Fractures Benefit | \$2,000 | \$5,000 | \$8,000 | 20% of Adult Sum Insured | 30% of Adult Sum Insured |
| 9. Daily Hospital Cash Allowance | \$50 per day | \$100 per day | \$250 per day | | |
| 10. Home Recuperation Benefit (a) Doctor's Home visit (b) Home nursing care (c) Transportation cost for follow-up treatments | \$1,000 per accident | \$3,000 per accident | \$6,000 per accident | | |
| 11. Emergency Medical Evacuation/Repatriation | \$10,000 | \$25,000 | \$100,000 | | |
| 12. Funeral Expenses | \$2,000 | \$5,000 | \$8,000 | | |
| 13. Family Shield | \$15,000 | \$30,000 | \$50,000 | NA | NA |
| 14. Loan Protector | \$15,000 | \$30,000 | \$50,000 | NA | NA |

(B) ELIGIBILITY AND SCOPE OF COVERAGE

- You are eligible for Adult Cover under this Policy if:
 - You hold a valid Singapore identification document such as a Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Student Pass or Dependent's Pass; and
 - You are between 18 and 65 years old (both ages inclusive) on the effective date of the Policy; and
 - You are living and/or working in Singapore, or if away from Singapore for no more than 182 days at any one time.
- Your Children are eligible for Child Cover under this Policy if:
 - They hold a valid Singapore identification document such as a Singapore NRIC, Dependant or Student Pass; and
 - They are between 15 days and 18 years old (both ages inclusive) or up to 25 years old if enrolled or still studying full-time in a recognized institution of higher learning; and
 - They are unmarried and financially dependent on You and/or Your spouse; and
 - They are covered with at least one parent in the same policy and
 - They are living and/or studying in Singapore, or if away from Singapore for no more than 182 days at any one time.

3. Maximum age
 - (a) Adult Cover may be renewed up to 75 years of Age.
 - (b) Child Cover may be renewed up to the Child reaching 25 years old provided that Your Children are unmarried, financially dependent on You and/or Your spouse and are enrolled or still studying full-time in a recognized institution of higher learning.
4. Scope of Coverage
 - (a) If You and Your spouse are covered under the same Policy, both of You must be covered under the same Plan.
 - (b) Each of Your Children is entitled to only one 20% Free Child Cover regardless if You and Your spouse are covered in the same policy or in separate policies.
 - (c) Your Children can be covered for an additional 30% of Your Sum Insured at the applicable Child premium.
 - (d) Both You and Your spouse must be covered in the same Policy for the 10% Family Discount to apply. The same discount will also apply to Your children with the 30% Top-Up Plan.
5. This Policy covers you on a worldwide basis, provided that the maximum period outside Singapore is not more than 182 consecutive days at any one time. If so, the cover will cease automatically at 23:59 Standard Singapore time on the 182nd day after the date of departure from Singapore.

(C) DESCRIPTION OF CORE PACK BENEFITS

Important Note: This is a personal accident policy and benefits will only be payable when an Accident occurs and during the Period of Insurance.

SECTION 1 – ACCIDENTAL DEATH/ PERMANENT DISABLEMENT

If, during the Period of Insurance, You sustain Injury which directly results in death or Permanent Disablement within 12 months of the Accident, We will pay the percentage of the Sum Insured based on the Injury described in the Table of Compensation, up to the specified limit applicable to the Selected Plan.

Table of Compensation

| Coverage | | % of Sum Insured under Section 1 |
|----------|---|----------------------------------|
| 1 | Accidental Death | 100% |
| 2 | Permanent Total Disablement | 150% |
| 3 | Loss of two Limbs | 150% |
| 4 | Loss of one Limb and Loss of Sight of one eye | 125% |
| 5 | Loss of Sight of | |
| | (a) Both eyes | 150% |
| | (b) One eye | 100% |
| 6 | Loss of one Limb | 100% |
| 7 | Loss of Speech and Loss of Hearing | 150% |
| 8 | Loss of Hearing | |
| | (a) Both ears | 100% |
| | (b) One ear | 30% |
| 9 | Loss of Speech | 75% |
| 10 | Loss of four Fingers and thumb of | |
| | (a) Right hand | 85% |
| | (b) Left hand | 65% |
| 11 | Loss of four Fingers of | |
| | (a) Right hand | 55% |
| | (b) Left hand | 45% |
| 12 | Loss of one Thumb | |
| | (a) Both right phalanges | 40% |
| | (b) One right phalanx | 35% |
| | (c) Both left phalanges | 30% |
| | (d) One left phalanx | 20% |
| 13 | Loss of Fingers | |
| | (a) Three right phalanges | 20% |
| | (b) Two right phalanges | 15% |
| | (c) One right phalanx | 10% |
| | (d) Three left phalanges | 15% |
| | (e) Two left phalanges | 10% |
| | (f) One left phalanx | 5% |
| 14 | Loss of Toes | |
| | (a) All the toes of one foot | 25% |
| | (b) Two phalanges of the big toe | 10% |
| | (c) One phalanx of the big toe | 10% |
| | (d) Each toe other than the big toe | 2% |
| 15 | Loss of kidney | 25% |
| 16 | Loss of spleen | 20% |
| 17 | Fractured leg or patella with established non-union | 20% |
| 18 | Shortening of leg by at least 5cm | 10% |

Additional Conditions applicable to Section 1:

- (a) The total compensation payable under Section 1 in respect of any loss due to the same Accident is arrived at by adding together the various percentages but shall not exceed 150% of the Sum Insured under Section 1;
- (b) If You are left-handed, the compensation percentage under Items 10 to 13 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;
- (c) If a claim is payable for Loss of a whole part of the body, a claim for any component of that part cannot be made;
- (d) In the event of Permanent Disablement not specified in the Table of Compensation above, the percentage of compensation shall be assessed at Our discretion, without reference to Your profession or Occupation.
- (e) Any payment made under Accidental Death shall be reduced by any compensation due or already paid under Permanent Disablement (items 2 to 18).

1a – ADDITIONAL 50% PAYOUT UPON ACCIDENTAL DEATH WHILST OVERSEAS

If, during the Period of Insurance, You sustain Injury during Your travel which directly results in death whilst Overseas, We will pay an additional 50% of the Accidental Death Sum Insured applicable to the Selected Plan.

1b – ADDITIONAL 50% PAYOUT UPON DEATH IN A PUBLIC TRANSPORT

If, during the Period of Insurance, You sustain Injury which directly results in death whilst travelling in a Public Transport, We will pay an additional 50% of the Accidental Death Sum Insured applicable to the Selected Plan.

SECTION 2 – THIRD DEGREE BURNS

If, during the Period of Insurance, You sustain Third Degree Burns due to an Accident, We will pay a percentage of the Sum Insured under this benefit based on the percentage of total body surface area affected, as set out in the following Scale of Compensation Table up to the specified limit under this Section applicable to the Selected Plan.

Scale of Compensation Table

| % of Total Body Surface Area | % of Sum Insured under this Benefit |
|--|-------------------------------------|
| 20% or more of the total head surface area | 100% |
| 40% or more of the total body area | 100% |
| 25% or more but less than 40% of the total body area | 75% |
| 15% or more but less than 25% of the total body area | 50% |

Additional Conditions Applicable to Section 2:

- (a) Assessment of percentage of body affected by burns will be based on the Rule of Nines system;
- (b) We will not pay for any claim arising from sunburn, in-door tanning, cosmetic tanning or any type of aesthetic procedures.

'Rule of Nines' means a system used by Doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg cover 18% of the body. The groin covers the remaining 1%.

'Third Degree' Burns means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

SECTION 3 – ACCIDENTAL MEDICAL EXPENSES

If, during the Period of Insurance, You sustain Injury due to an Accident, We will reimburse the Reasonable and Customary Medical Expenses incurred for treatment within 12 months of the Accident, up to the specified limit under this Section applicable to the Selected Plan.

3a – DOUBLE SUM INSURED FOR HOSPITALISATION

If, during the Period of Insurance, You sustain Injury due to an Accident and are Hospitalized for more than 48 hours, We will double the Sum Insured payable up to the specified limit under this Section applicable to the Selected Plan.

| Accidental Medical Expenses | Sum Insured Per Adult | | | Sum Insured Per Child | |
|--|-----------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| | Silver | Gold | Platinum | Free Cover | Top-Up Cover |
| Without Hospitalisation | \$2,000 per accident | \$5,000 per accident | \$10,000 per accident | 20% of One Adult Sum Insured | 30% of One Adult Sum Insured |
| With minimum 48 hours of Hospitalisation | \$4,000 per accident | \$10,000 per accident | \$20,000 per accident | | |

3b – LETTER OF GUARANTEE (LOG) – Applicable to Gold or Platinum Plan only

If, during the Period of Insurance, You sustain Injury due to an Accident and are Hospitalised whilst Overseas and if the Hospital requires an upfront cash deposit for Your Hospital admission, We can arrange to issue the LOG directly to the Hospital, up to the specified limit under this Section applicable to the Selected Plan.

The amount of LOG will be based on the estimate provided by the Hospital. However, You may still be required to settle the Hospital bills following Your discharge.

The amount paid out for this benefit will be deducted from the Sum Insured under SECTION 3 – ACCIDENTAL MEDICAL EXPENSES.

3c – AMBULANCE FEES

We will pay the actual cost of ambulance service incurred up to \$500 to transport You to the Hospital if You sustain Injury which necessitates the use of an ambulance.

The amount paid out for this benefit will be deducted from the Sum Insured under SECTION 3 – ACCIDENTAL MEDICAL EXPENSES.

Special conditions applicable to SECTION 3 – ACCIDENTAL MEDICAL EXPENSES:

- (a) The total We will pay for Medical Expenses shall not exceed the Sum Insured in that Period of Insurance in which the Injury was sustained.
- (b) If the Medical Expenses incurred extend beyond the Period of Insurance in which You have sustained Injury, We will continue to pay this benefit up to the Sum Insured for that period.
- (c) If You are reimbursed for the Medical Expenses by any other source, We will only pay for the excess of the amount that You have recovered from the other source.

SECTION 4 – POST-ACCIDENT THERAPY

If, during the Period of Insurance, You sustain Injury and require treatment by a Physiotherapist, Chiropractor and/or Chinese Physician within 12 months of the Accident, , We will reimburse the Reasonable and Customary expenses, up to the specified limit under this Section applicable to the Selected Plan provided that:

- (a) The chiropractic treatment is prescribed in writing by the attending Doctor;
- (b) The maximum number of consultation with Chinese Physician is one consultation per day.
- (c) If You are reimbursed for the expenses by any other source, We will only pay for the excess of the amount that You have recovered from the other source.

SECTION 5 - LIFESTYLE MAINTENANCE

5a – HOME AND/OR VEHICLE MODIFICATION

In the event that the Permanent Disablement benefit under Section 1 becomes payable and the attending Doctor prescribes modifying Your home and/or vehicle to facilitate Your mobility, We will reimburse the actual costs incurred to modify Your home and/or the Family vehicle up to the specified limit under this Section applicable to the Selected Plan.

Such Home and/or vehicle modification may include the following:

- (a) A lift, necessary ramps, railings and hand bars at Your home;
- (b) A hydraulic lift for the purpose of raising a wheelchair to board the vehicle.

5b – MOBILITY AIDS

If, during the Period of Insurance, You sustain Injury due to an Accident which directly results in the purchase or rental of a mobility aid (including but not limited to a crutch, wheelchair or artificial limbs) and hearing aids as prescribed by the attending Doctor, We will reimburse the expenses incurred up to the specified limit under this Section applicable to the Selected Plan.

SECTION 6 – TEMPORARY TOTAL DISABLEMENT (TTD) – Applicable to Gold or Platinum Plan only

If, during the Period of Insurance, You sustain Injury due to an Accident which directly results in Temporary Total Disablement within 90 days of the Injury, We will pay You a weekly benefit up to the specified limit under this Section applicable to the Selected Plan.

Provided always that:

- (a) This benefit is payable up to a maximum of 104 weeks for any one Accident;
- (b) In the event that Permanent Disablement under Section 1 becomes payable, the compensation under Section 1 shall be reduced by any benefits due or already paid under TTD for the same Injury.
- (c) Proper medical treatment from a Doctor is obtained immediately;
- (d) If the TTD lasts for less than a week, the benefit payable will be pro-rated accordingly;
- (e) This benefit is not applicable if You are not gainfully employed at the time of the Accident.
'Not gainfully employed' includes but is not limited to full time homemakers, retirees and students but does not include part time workers with monetary income.

SECTION 7 – HAND, FOOT & MOUTH DISEASE (HFMD) BENEFIT – Applicable to Child Cover Only

If, during the Period of Insurance, any of Your Children sustains Hand, Foot and Mouth Disease and requires medical treatment, We will pay a benefit of \$50 per occurrence and up to \$100 per year provided the blood test results with confirmed diagnosis are submitted as proof of claim.

This benefit excludes any claims where diagnosis of infection is made within 14 days from the commencement date of this Policy.

(D) DESCRIPTION OF ADD-ON PACK BENEFITS

The following Add-on Pack benefits are applicable only if they are stated in the Policy Schedule and You have paid the appropriate premium.

SECTION 8 – FRACTURES BENEFIT

If, during the Period of Insurance, You sustain Injury which results directly in a Fracture within 12 months of the Accident, We will pay a percentage of the Sum Insured as set out in the following table, up to the specified limit under this Section applicable to the Selected Plan:

| Nature of Fracture | % of Sum Insured under this Benefit |
|--|-------------------------------------|
| (a) Fracture of neck, skull or spine | 100% |
| (b) Fracture of hip | 75% |
| (c) Fracture of jaw, pelvis, leg, ankle or knee | 50% |
| (d) Fracture of cheekbone or shoulder | 30% |
| (e) Fracture of arm, elbow, wrist or ribs | 25% |
| (f) Fracture of skull or spine (Hairline Fracture) | 30% |

This benefit is payable provided that You have not been diagnosed as having osteoporosis prior to the effective date of this Policy. If You are diagnosed as having osteoporosis after the effective date of this Policy, We will only pay for the first Fracture that You have sustained, but not for subsequent incidents.

SECTION 9 – DAILY HOSPITAL CASH ALLOWANCE

If, during the Period of Insurance, You sustain Injury due to an Accident that directly results in Hospitalisation for inpatient medical treatment, We will pay a daily cash allowance for each 24 hour period of the Hospitalisation, up to 365 days for the same Injury as specified under this Section applicable to the Selected Plan.

SECTION 10 – HOME RECUPERATION BENEFIT

10a - Doctor's Home Visit

We will reimburse the charges incurred for the services of a Doctor to give You medical treatment in Your own home provided that:

- (a) It is prescribed by the attending Doctor for medical reasons;
- (b) It is necessary without which You would require further confinement in a Hospital as an Inpatient;
- (c) It is immediately following the date of Your discharge from the Hospital following an Accident.

10b - Home Nursing Care

We will reimburse the charges incurred for the services of a practising and qualified registered nurse to provide You nursing care in Your own home, following Your hospitalization due to an Accident provided that:

- (a) It is prescribed by the attending Doctor for medical reasons;
- (b) It is necessary without which You would require further confinement in a Hospital as an Inpatient;
- (c) It is immediately following the date of Your discharge from the Hospital following an Accident.

10c - Transportation cost for follow-up treatments

We will reimburse the taxi charges incurred when You have to travel to/from Your home from/to the Hospital and/or clinics for follow-up medical treatment as prescribed by the attending Doctor within 6 months of the Accident provided that:

- (a) It is immediately following the date of Your discharge from the Hospital;
- (b) We do not pay for any claim for any form of detour or stopover;
- (c) We do not pay for any cost arising from missing Your medical appointment.

Provided that Our maximum liability for 10a, 10b and 10c combined does not exceed the specified limit under this Section applicable to the Selected Plan. You must submit the official receipts of the actual charges incurred when You make a claim.

SECTION 11 - EMERGENCY MEDICAL REPATRIATION

If, during the Period of Insurance, You sustain Injury due to an Accident whilst Overseas and the attending Doctor deems it medically necessary to transfer You back to Singapore for medical treatment, We will reimburse the cost of transportation and enroute medical care (including the assignment of a Doctor and/or nurse to accompany You) up to the specified limit under this Section applicable to the Selected Plan.

SECTION 12 – FAMILY SHIELD

In the event that the Accidental Death benefit becomes payable and You have any surviving legal spouse, parents and/or Children, We will pay the benefit amount to Your estate, up to the specified limit under this Section applicable to the Selected Plan.

SECTION 13 – FUNERAL EXPENSES

In the event that the Accidental Death benefit becomes payable, We will pay the benefit amount towards funeral expenses up to the specified limit under this Section applicable to the Selected Plan.

SECTION 14 – LOAN PROTECTOR

In the event that the Accidental Death benefit becomes payable, We will cover Your home mortgage loan, motor vehicle loan and/or education loan which are taken with a financial institution that is registered with the Monetary Authority of Singapore up to the specified limit under this Section applicable to the Selected Plan.

The benefit under Section 14 is not applicable if You are not gainfully employed or not engaged (such as full-time homemakers and students) in any business at the time of the Accident.

(E) EXTENSION OF BENEFITS

This Policy shall automatically extend to provide cover for the following benefits in respect of an Accident which occurs during the Period of Insurance, subject to the terms and conditions of the Policy:

1. Insect/Animal Bites and Dengue Fever

We will reimburse You for the medical expenses incurred if You sustain Injury caused by an insect or animal bite including dengue fever provided that such event does not arise as a result of Your willful or intentional act.

The amount paid out for this benefit will be deducted from the Sum Insured under SECTION 3 – ACCIDENTAL MEDICAL EXPENSES.

2. Food and Drink Poisoning

We will reimburse You for the medical expenses incurred for the treatment of food and drinks poisoning.

The amount paid out for this benefit will be deducted from the Sum Insured under SECTION 3 – ACCIDENTAL MEDICAL EXPENSES.

3. Strike, Riot, Civil Commotion and Act of Terrorism

We will cover You against Injury as a result of Strike, Riot, Civil Commotion or any Act of Terrorism provided that such event did not arise as a result of or in connection with Your collaboration or provocation of such act.

Strike, Riot, Civil Commotion' means disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organised or unorganised) usually against a governing body or the policies thereof, and including any action of government authority to suppress such gathering.

4. Motorcycling

We will cover You when You are motor-cycling (whether as a rider or a pillion-rider) provided that at the time of the Accident, You are not engaging in or practising for any racing or hill climbing contests, reliability trials and speed or duration testing.

5. Accidental Miscarriage

We will cover You if You suffer a miscarriage due to an Accident and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

6. Reservist Training

We will cover You whilst You are undergoing peacetime reservist training (under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore) but not exceeding 40 days.

7. Hijack, Murder and Assault

We will cover You against Injury as a result of Hijack, Murder and Assault provided that such event did not arise as a result of or in connection with Your collaboration or provocation of such act.

8. Suffocation by Smoke, Poisonous Fumes, Gas and Drowning

We will cover You against Injury as a result of suffocation by smoke, poisonous fumes, gas and drowning provided that such event did not arise as a result of Your wilful or intentional act or if such event could not have reasonably been avoided by You.

9. Exposure and Disappearance

We will cover You against Injury as a result of exposure to the natural Elements.

If, during the Period of Insurance, You disappear following the sinking or wrecking or destruction of the air or sea conveyance in which You were travelling in and Your body has not been found within 12 months of the date of that disappearance, You will be deemed to have suffered Accidental death and We will pay the Accidental Death benefit under Section 1. However, if You are subsequently found to be living, any benefit paid must be immediately refunded to Us.

'Elements' means extreme weather conditions including but not limited to drought, heatwave, sandstorm or blizzards.

10. No-claim Bonus (Automatic Increase of Sum Insured)

Upon each annual renewal, the Sum Insured under Section 1 will increase by 5% of the Base Sum Insured up to the first 5 years of the Policy.

Provided that:

- (a) No claim has been made or paid during the Period of Insurance preceding each renewal;
- (b) The Policy must remain in-force during each Period of Insurance;
- (c) The total increase of the Sum Insured shall not exceed 25% of the Base Sum Insured;
- (d) If a claim has been paid during any time of the 5 year period, there will be no further increase in the Sum Insured for the subsequent renewal years. The Sum Insured at the Period of Insurance that the Accident occurred will be maintained.

“**Base Sum Insured**” means the Sum Insured under Section 1 for Accidental Death in the first year of the Policy.

Should there be a change in the Selected Plan mid-way through the 5 year Period, the Base Sum Insured shall mean the sum insured before any bonus is applied:

- on the first day of cover in the year in which the change was effected mid-term; or
- on the first day of cover in the year in which the change was effected at renewal.

(F) GENERAL EXCLUSIONS (Applicable to the whole Policy)

We will not pay for claims directly or indirectly arising from:-

1. Your unlawful act or wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
2. Any Pre-Existing Medical Condition, congenital condition, illness, disease, mental defect or infirmity, or insanity. This exclusion does not apply to bacterial infection that is the direct result of an Accidental cut or wound.

‘**Pre-existing Medical Condition**’ means Any Injury or Illness which:

- (a) You have received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of Your Policy; or
 - (b) Symptoms or manifestations have existed, whether treatment was actually received within 182 days prior to the commencement of Your Policy; or
 - (c) A reasonable person in the circumstances would be expected to be aware of within 182 days prior to the commencement of Your Policy.
3. Under the influence or effects of alcohol or drugs unless properly prescribed by a Doctor and taken as prescribed.
 4. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
 5. War, invasion, act of foreign enemy hostilities (whether war is declared or not), rebellion, insurrection, military or usurped power.
 6. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
 7. Participation in the following activities:
 - (a) Extreme Sports. This exclusion does not apply to these activities if participating for leisure - parachuting, sky diving, bungee jumping, rock climbing, hang-gliding, non-competitive winter sports.
 - (b) Mountaineering that entails the use of specific climbing equipment and ropes.
 - (c) Hiking or trekking above 3,500 meters sea level.
 - (d) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
 - (e) Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.

‘**Extreme Sports**’ means any sport that presents a high level of inherent danger (that is, involving exceptional speed, physical exertion and height, high level of expertise or highly specialised gear or stunts) including but not limited to big wave surfing, white water rafting (Grade 4 and above), cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra marathons and stunt riding.

This exclusion does not apply to sports that are open to the general public without restriction (other than height or general health warnings) and You are participating under the supervision of qualified guides.

8. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where:
 - (a) You are diving no deeper than 30 meters under the supervision of a qualified diving instructor; or
 - (b) You hold a PADI certification (or equivalent qualification) and diving with a buddy who holds a PADI certification (or equivalent qualification).
9. Any Injury arising from these Occupations or whilst performing these Occupational activities:-
 - (a) Full time military, airforce, navy, police and civil defence personnel (other than serving full-time Singapore National Service or reservist training).
 - (b) Professional Sportsman, motor car/bike racer, entertainer, stuntman, jockey, armed security guard.
 - (c) Off-shore rig worker, diver, fisherman, electrician, wood working, welding.
 - (d) Working onboard air or sea vessel and shipyard worker.
 - (e) Underground worker in tunnel or quarry, construction worker.

- (f) Any Occupation dealing with explosives or hazardous substances.
- (g) Working at heights above 30 feet.

'Professional Sportsman' means a person who is engaged in a sport within the framework of employment with a sports organisation or as a private entrepreneur for the purpose of remuneration, and is holding a professional sportsman's licence obtained according to the conditions of the sports association. Remuneration refers to the income received (as a salaried employee) but not prize money e.g. a \$300k reward if the sportsman wins a gold medal.

10. When You travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

(G) GENERAL CONDITIONS (Applicable to the whole Policy)

1. Policy Contract

This Policy is a contract between You and Us, and includes the Policy Schedule and any endorsements.

2. Reasonable Care

You must act in a prudent manner and exercise reasonable care to prevent an Accident.

3. Changes in Circumstances

If there is any change in circumstances affecting the risk, You must give Us immediate written notice and We will have the absolute discretion whether to underwrite the risk with the payment of any additional premium. In particular, You must notify Us of any changes in Occupation or country of residence of any person covered under this Policy.

4. Liability

We will have no liability to pay any benefits under this Policy if You:

- (a) Fail to fully and truthfully disclose to Us, all material information known (or which could reasonably be expected to be known), before inception of this Policy and upon each renewal;
- (b) Fail to properly fulfil the terms and conditions of this Policy;
- (c) Make any untrue statement;
- (d) Omit, suppress or incorrectly state any material information affecting the risk; or
- (e) Make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.

5. Misstatement of Age

- (a) If, at the correct Age, 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.
- (b) If You satisfy the Age eligibility requirement at the commencement of a Period of Insurance, Your cover shall remain effective for the remaining duration of the Period of Insurance even if You have attained a higher Age during that Period of Insurance.

6. Renewal

This Policy is renewable at Our option, subject to underwriting requirements being fulfilled and at the applicable premium rates. Any change of benefits to a different plan shall be applicable only at the time of next renewal of the Policy, and is subject to Our acceptance at that time.

7. Cancellation/ Termination of Cover

- (a) You have the right to cancel this Policy at any time by giving Us 7 days' written notice. If no claims have been made during the current Period of Insurance, We will grant You a pro-rated refund of the total premium paid corresponding to the unexpired Period of Insurance subject to a administrative charge of \$50 + GST;
- (b) We have the right to cancel this Policy or any section or part of it by giving You 7 days' written notice, and upon cancellation You will be granted a pro-rated refund of the total premium paid corresponding to the unexpired Period of Insurance.

8. Automatic Termination

Your cover shall automatically terminate on the earliest happening of any one of the following events:

- (a) Your death; or
- (b) when You no longer satisfy any of the eligibility requirements set out in this Policy; or
- (c) when We have paid 100% of the full Sum Insured (including any No Claims Bonus, if applicable) under Section 1.

9. Mediation/ Arbitration

All disputes and differences arising out of or in connection with this Agreement shall be referred to mediation between the parties and if mediation fails, such disputes or differences shall be referred to arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one arbitrator. The language of arbitration shall be English.

10. Subrogation

We have the right to proceed recovery at Our expense in Your name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

11. Alterations

We reserve the right to amend the terms and provisions of this Policy, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless approved in writing by Us and reflected in an endorsement. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

12. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law.

13. Rights of Third Parties

A person or any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

14. Non-Assignment

This Policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

15. Premium Payment Before Cover Warranty

- (a) The total premium due must be paid and actually received in full by Us (or Our intermediary) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or Our intermediary) on or before the inception date, then the insurance will not be valid, will not be renewed and We will not pay any benefits.

16. Duplication of Cover

In the event that You are covered under more than one SmartPA Protect+ policy, cover will only be effective for that one Policy which provides the highest benefit, unless agreed otherwise in writing by Us.

17. Sanction Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred 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, United Kingdom, United States of America or Singapore.

18. Illegality Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.

(H) CONDITIONS APPLICABLE TO CLAIMS**1. Claim Procedures**

- (a) All claims must be submitted online within 30 days of occurrence via Our website at www.axa.com.sg.

Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as was reasonably possible.

- (b) The payment of claims is dependent on You providing all necessary information, including receipts, bills and other records in support of the claim. If You shall fail to supply the requisite proof of loss as stipulated by the terms of the Policy, You may, within a grace period of one calendar year from the time that the written proof of loss should have been furnished, submit the relevant proof of loss to Us with cogent reasons for the failure to comply with Policy terms. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept for any reason whatsoever, such written proof of loss.

2. Payment of Benefits

For any claims, We will only pay the benefits pertaining to the Period of Insurance which the You have sustained Injury. Any benefits payable under this Policy shall be paid to You and to Your estate (in the event of Accidental Death). Any payment made by Us in accordance with this condition shall in all cases finally and completely discharge Us of all Our liability.

3. Expenses Covered by Other Sources

This condition applies to the payment of benefit on a reimbursement or indemnity basis. If You become entitled to a reimbursement of all or part of claimed expenses from any other source(s), We will only be liable for the amount not recoverable from such other sources, but not exceeding the maximum limit payable under the policy.

4. Fraudulent Claims

If a claim under this Policy is made with the knowledge of the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, We will not pay the claim and reserve the right to lodge a report with any relevant authorities in relation to any such dishonest claim.

(I) DEFINITIONS

Any word or expression found in this Policy document and Policy Schedule shall have these meanings, unless otherwise defined.

| TERMS | MEANING |
|-------------------------------|--|
| Accident/ Accidental | A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any Illness or medical condition. |
| Age | Your Age as of last birthday. |
| Child/ Children | Your legitimate Child(ren) who is/ are: (a) unmarried and financially dependent on You and/ or Your spouse for maintenance and support; and (b) between 15 days old and 25 years of Age; and (c) in the case of between 19 and 25, the Child must be enrolled or studying full-time in a recognised institution of higher learning (and not in full-time national service). |
| Chinese Physician | A registered practitioner in Chinese medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chinese Physician cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption. |
| Chiropractor | A registered practitioner in chiropractic medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chiropractor cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption. |
| Dentist | A registered dental practitioner who is qualified to practise within the scope of his licence according to the laws of the country in which such practice is maintained. The Dentist cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption. |
| Doctor | A registered medical practitioner in western medicine who is licensed and practicing as a General Practitioner and/ or Specialist within the scope of his licence according to the laws of the country in which such practice is maintained. The Doctor cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption. Any treatment by a Specialist must be referred by the attending Doctor. |
| Fracture | All types of Fractures, as certified by the attending Doctor. |
| Hospital | An establishment duly constituted and licensed in the geographical area in which it is located as a medical and surgical Hospital for the care and treatment of sick and injured persons as bed-paying patients, and which: (a) Provides 24-hours facilities for diagnosis, treatment and minor or major surgery; (b) Is supervised by a full-time staff of Doctors and registered nurses at all times; and (c) Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a hydroclinic or convalescent home or a home for the aged or similar establishment. A reference to a Hospital in this Policy shall be construed to refer to either a public or a private Hospital. |
| Hospitalised/ Hospitalisation | Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospitalisation means a continuous 24-hour period for which room and board has been charged. |
| Illness | A condition marked by a pathological deviation from the normal healthy state. |
| Injury | Damage or harm caused to the body by an external force sustained during the Period of Insurance and which is caused solely by an Accident. |
| Loss | Physical severance or permanent and irrecoverable functional disablement of the body member, which is beyond remedy by surgical or other treatment. |
| Loss of Hearing | The total and irrecoverable Loss of hearing, which is beyond remedy by surgical or other treatment. |
| Loss of Limb | The complete severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg. |
| Loss of Sight | The total and irrecoverable Loss of sight of an eye rendering You absolutely blind in that eye, which is beyond remedy by surgical or other treatment. |
| Loss of Speech | The total Loss of vocal cord or damage of speech centre in the brain resulting in Aphasia or the disability in articulating any three of the four sounds that contribute to the speech such as the Labial, Alveololabial, Palatal and Velar sounds, which is beyond remedy by surgical or other treatment. |
| Medical Expenses | Reasonable and Customary expenses incurred for treatment as a result of an Injury for: (a) Medical and surgical treatment prescribed by a Doctor; or (b) Dental treatment by a Dentist to restore sound and natural teeth resulting from an Accident. |
| Nurse | A person legally certified by a nursing qualification and registered with the relevant statutory nursing council to provide nursing services within the scope of his licensing and training in the geographical area of practice. The attending Nurse cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption. |

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|-----------------------------|--|
| Occupation | Your full-time or part-time gainful employment, profession or any other work for an income, remuneration or profit. |
| Overseas | Beyond the territorial limits of Singapore. |
| Period of Insurance | The period during which the coverage is effective, as specified in the Policy Schedule. |
| Permanent Disablement | Injury which: (a) Falls into one of the defined Injuries listed from Items 3 to 18 in the Table of Compensation under Section 1; and (b) Has lasted for at least 12 months from the date of the Accident; and (c) Is medically certified to have no hope of improvement at the end of that period. |
| Permanent Total Disablement | Injury which: (a) Totally disables and prevents You from engaging in, performing, or attending to any business or Occupation of any and every kind, or if You have no business or Occupation, from attending to Your usual duties; and (b) Has lasted for at least 12 months from the date of the Accident; and (c) Is medically certified to have no hope of improvement at the end of that period. |
| Physiotherapist | A registered practitioner in physiotherapy who is licensed and practicing within the scope of his licence according to the laws of the country in which such practice is maintained. The attending Physiotherapist cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption. |
| Public Transport | Any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled. |
| Reasonable and Customary | Any charges for treatment or supplies medically necessary to treat the condition, which does not exceed the usual level of charges for similar treatment or supplies in the locality where the expense is incurred and does not include charges that would have been made if no insurance existed. |
| Selected Plan | The Silver, Gold or Platinum plan which You have selected at the time of application for this Policy and as stated in the Policy Schedule. |
| Sum Insured | The maximum benefit amount payable by Us as stated in the Policy Schedule. |
| Temporary Total Disablement | An Injury which directly results in You: (a) Being in a state of incapacity that temporarily and totally prevents You from engaging in Your Occupation, trade, profession or business (of any and every kind) as certified by the attending Doctor; and (b) Being under the regular care of and acting in accordance with the instruction of the Doctor. |
| Terrorism | The use of force of violence, including the use of nuclear, chemical and biological substances, causing damage, Injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act that is verified or recognised by the (relevant) government as an act of Terrorism. |
| We/ Us/ Our/AXA | AXA Insurance Pte Ltd. |
| You / Your | The person(s) insured under the Policy as named in the Policy Schedule. |

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 Us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).