

**CERTIFICATE OF INSURANCE  
TRAVEL ACCIDENT INSURANCE FOR UOB TMRW SINGAPORE  
(Effective Date – 16 OCTOBER 2023)**

**IMPORTANT NOTES:**

- (1) This Certificate is subjected to the Terms of the Master Policy issued to United Overseas Bank Limited (UOB), (hereinafter called 'the Policyholder'). All endorsements, changes and amendments to the Master Policy as agreed between the Company and UOB shall be binding without prior notice to the Insured Person.
- (2) This Certificate is issued for the Insured Person's information only and is not a contract of insurance. It contains only brief details and is subject to the Terms of the Master Policy held by the Policyholder at UOB, address.
- (3) The Insured Persons are advised to observe the Policy conditions in order not to prejudice their claims under the Policy.

**INSURER**

United Overseas Insurance Limited hereinafter called "the Company".

**POLICYHOLDER**

United Overseas Bank Limited ("UOB")

**PERIOD OF INSURANCE**

From 16 October 2023 TO 31 December 2023

**GEOGRAPHICAL AREA**

Worldwide

**DEFINITION OF TRIP**

The Trip must commence from Singapore and the maximum duration per Trip shall not exceed thirty (30) days from the date of departure from Singapore and to return to Singapore by 28 February 2024.

**INSURED PERSON**

All new Mighty FX account holders who successfully add Mighty FX to either his/ her new or existing UOB One Account or KrisFlyer UOB Account during the Period of Insurance and before the commencing his Trip from Singapore and is entitled to cover one (1) overseas Trip only.

**BENEFITS AND COVERAGES**

**Benefit 1 – Scheduled Public Conveyance Personal Accident**

Accidental bodily injury to the Insured Person while riding solely as a fare-paying passenger in or boarding on or alighting from a Scheduled Public Conveyance provided that the Insured Person has successfully added Mighty FX to either his/ her new or existing UOB One Account or KrisFlyer UOB Account before the commencing of his/her Trip and that remains valid throughout the Trip.

The Company will pay to the Insured Person or his/her personal legal representative the Principal Sum if any Insured Person shall suffer accidental bodily injuries occurring during the Trip which shall independently of any other cause result within three (3) months in Death or Permanent Total Disablement as specified in the following scale of Benefits:

SPECIFICATION OF LOSS	PERCENTAGE OF THE PRINCIPAL SUM INSURED
(i) Death	100%
(ii) Permanent Total Disablement or Injury resulting in being permanent bedridden	100%

The Principal Sum under the Master Policy shall be S\$300,000 for each Insured Person. The maximum amount of all benefits payable in respect of any one Insured Person under more than one of Benefits (i) to (ii) in connection with the same Accident shall not exceed 100% of the Principal Sum Insured.

**Benefit 2 – Ground Personal Accident**

If the Insured Person sustains bodily injury caused by Accidental means during the Trip but not exceeding 30 days from the date of departure, the following benefits will be paid:

SPECIFICATION OF LOSS	PERCENTAGE OF THE PRINCIPAL SUM INSURED
(i) Death	100%
(ii) Permanent Total Disablement or Injury resulting in being permanent bedridden	100%

The Principal Sum under the Master Policy shall be S\$150,000 for each Insured Person. The maximum amount of all benefits payable in respect of any one Insured Person under more than one of Benefits (i) to (ii) in connection with the same Accident shall not exceed 100% of the Principal Sum Insured.

Provided always that the Company shall not be liable in respect of:

- a) Injury arising from a cause gradually operating upon you;
- b) Pre-existing Condition as defined in the Policy;
- c) claims directly or indirectly occasioned by, happening through, or in consequence of
  - (i) participation in any professional sports or in any games and sports whereby the Insured Person would earn remunerations, donation, sponsorship or income of any kind.
  - (ii) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
  - (iii) Accident whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving the Insured Person being airborne (whether suspended or not).
- (d) whilst the Insured Person is engaging in naval, military or airforce service or operations, testing of any kind of conveyance, engaging in offshore or mining or aerial photography, handling of explosives

The Company will only pay the benefit claim for either Benefit 1 or 2 and not both.

**Benefit 3 – Overseas Medical & Dental Expenses due to Accident or Illness**

Insured Event	Maximum Limit Per Trip
In the event that the Insured Person sustains Injury or Illness during the Trip whilst overseas, the Company will reimburse the Insured Person for In-patient and/or out-patient treatment and medical expenses including dental expenses as a direct result of an accident.	S\$2,000 per Insured Person

**Benefit 4 – Emergency Medical Assistance, Evacuation & Repatriation**

UOI 24-hour Emergency Assist hotline: 65-6222 7737

Insured Event	Maximum Limit Per Trip
<p>If the Insured Person suffers an Accident and/or Illness while overseas, and which in the opinion of Our appointed service provider, it is necessary to evacuate the Insured Person to the nearest registered medical institution for necessary medical treatment, we will pay for the reasonable cost of transportation and en-route medical care and supplies necessarily incurred.</p> <p>The means of evacuation arranged by Our appointed service provider, or its authorised representative may include the assignment of a doctor and/or nurse to accompany the Insured Person, air ambulance, regular air transportation, rail, road or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Our appointed service provider or its authorised representative and will be based solely upon medical necessity.</p>	S\$50,000 per Insured Person

**Benefit 4 – Emergency Medical Assistance, Evacuation & Repatriation (con't)**

Insured Event (con't)	Maximum Limit Per Trip
<p>Our appointed service provider will arrange for the Insured Person's return to Singapore or his Home Country following the Insured Person Emergency Medical Evacuation and subsequent hospitalisation outside Singapore or Home Country. Our appointed service provider will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment, and medical escort crew.</p> <p>Provided always that the Company shall not be liable in respect of</p> <ul style="list-style-type: none"> <li>a) any services not approved and arranged by Our appointed service provider or its authorised representative, except that we reserve the right to waive this exclusion if the Insured Person or his/her travelling companions cannot for reasons beyond their control notify Our appointed service provider during an emergency situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service which Our appointed service provider would have provided under the same circumstances.</li> <li>b) Any treatment performed or ordered by a person who is not a Qualified Medical Practitioner.</li> <li>c) any medical fees and/or expenses incurred including but not limited to all physician's fees and related charges</li> <li>d) any services resulting from Pre-existing condition as defined in the Definitions and Interpretations.</li> <li>e) any services resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications</li> <li>f) any services where the Insured Person is travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.</li> <li>g) any services directly or indirectly occasioned by, happening through or in consequence of treatment of mental illness, psychiatric disorders, wilfully self-inflicted Injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction), AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex), self-exposure to needless peril (except in an attempt to save human life).</li> </ul>	

**Benefit 5 – Travel Inconvenience**

Insured Event	Maximum Limit Per Trip
<p>(a) <u>Luggage Delay</u> If the Insured Person's accompanied check-in flight luggage is not delivered to him within 6 hours of the Insured Person's scheduled flight, the Company will pay a cash benefit of \$50 for every six (6) consecutive hours of delay while overseas.</p> <p>Provided always that such luggage has been checked in by an authorised official of the air carrier with which the Insured Person was travelling at the time of the occurrence.</p>	<p>\$S\$200 per Insured Person</p>
<p>(b) <u>Travel Delay</u> In the event that the Scheduled Public Conveyance in which the Insured Person had arranged to travel is delayed for at least 6 hours from the time specified in the itinerary due to industrial action, adverse weather conditions or a mechanical fault, the Company will pay a cash benefit of \$50 for every six (6) consecutive hours of delay while overseas.</p> <p>The Insured Person shall be at the place of departure of the Scheduled Public Conveyance and the Company shall not be liable if the Travel Delay occurs in Singapore or Home Country for any Insured Person who is domiciled in Singapore or Home Country.</p>	<p>\$S\$200 per Insured Person</p>

## DEFINITIONS AND INTERPRETATIONS

- (1) "Accident" means an unforeseen and unexpected event.
- (2) "Home Country" means any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.
- (3) "Injury" means bodily injury caused by an Accident and which shall have occurred solely and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
- (4) "Illness" means any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Illness for which the claim is made provided the Illness is not Pre-existing and the nature of the Illness is not excluded from this Policy.
- (5) "Permanent Total Disablement" means absolute disablement for 12 calendar months and at the end of that time being beyond hope of improvement.
- (6) "Pre-existing Condition" means any Injury, Illness or physical condition,
  - (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the 12 months prior to the commencement of the trip,
  - (b) which was known by the Insured Person to exist prior to the commencement of the Trip whether or not treatment, or medication, or advice, or diagnosis was sought or received.
- (7) "Qualified Medical Practitioner" means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, the travelling companion of the Insured Person, or a person who is related to the Insured Person.
- (8) "Scheduled Public Conveyance" means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled, any hired or rental car or any conveyance operated for the purpose of amusement or entertainment.

## MAJOR EXCLUSIONS

The Company will not pay claim in respect of:

- (1)
  - (a) Intentionally self-inflicted injuries, suicide or any attempts thereof while sane or insane;
  - (b) Murder or assault or any attempts thereof;
  - (c) The Insured Person's willful act or with the connivance of the Insured Person.
- (2)
  - (a) War, invasion, act of foreign enemy, hostilities, or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or
  - (b) Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Company alleges that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

- (3) Nuclear weapon materials, ionizing materials contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- (4) Direct or indirect consequences of intoxicants or drugs or pregnancy.
- (5) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex).



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- (6) Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.
- (7) Participation in any professional sports or in any games and sports whereby the Insured Person would earn remunerations, donation, sponsorship or income of any kind.
- (8) Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
- (9) Accidents whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving the Insured Person being airborne (whether suspended or not).
- (10) If the Insured Person is travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.

#### **ACCUMULATION LIMIT**

Notwithstanding the Principal Sum stated in Benefit (1), the Company's total liability under the Master Policy in respect of any one conveyance, irrespective of the number of Insured Persons shall not exceed S\$2,000,000. In the event that the total amount payable in respect of any one accident exceeds S\$2,000,000, the amount payable to any one Insured Person shall be reduced proportionately.

#### **SIMILAR INSURANCE CLAUSE**

In the event the Insured Person is entitled and insured for more than one complimentary travel insurance policy provided by UOB and underwritten by UOI covering the same Scheduled Public Conveyance, the Company will pay the claim based on Policy which provides the highest benefit limit only. This condition is only applicable to the Personal Accident benefit.

#### **TERMINATION OF INSURANCE FOR THE INSURED PERSON**

The Insurance for the Insured Person shall terminate:

- (1) on the date the Master Policy is cancelled,
- (2) on the date on which the Insured Person dies,
- (3) on the date on which the Principal Sum is incurred for the Insured Person,
- (4) on the date the Insured Person attains the age of 80 years
- (5) on the date the Insured Person returns to Singapore or after 28 February 2024 whichever is earlier.

#### **NOTICE OF CLAIM**

Written notice of claim must be given to the Company within 30 days after the occurrence or commencement of any loss covered by the Master Policy, or as soon thereafter as is reasonably possible. Written notice given by or on behalf of the Insured Person to the Company or to any authorised agent of the Company, with information sufficient to indemnify the Insured Person shall be deemed notice to the Company. All evidence, proof, information, accounts, original receipts, invoices, certificates, statements, reports and any other documents required by the Company shall be furnished at the expense of the claimant and shall be in such form and of such nature as the Company may prescribe.

#### **PAYMENT OF CLAIM**

Payment of loss covered by the Master Policy shall be made by the Company only after adequate proof of loss to substantiate the claim has been received by the Company and when the amount of benefit has been ascertained and agreed. Any payment for accidental loss of life becoming due shall be payable to the Insured Person's legal representative. All other losses shall be payable to the Insured Person. No sum payable under this Master Policy shall carry interest.

#### **CRTPA EXCLUSION**

It is hereby understood and agreed that a person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms. Subject otherwise to the terms and conditions of this Master Policy.

#### **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 or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))



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#### **PDPA CLAUSE (INDIVIDUAL)**

In accordance to the provisions of the Personal Data Protection Act 2012 ("PDPA"), the UOI's Privacy Notice shall form part of the terms and conditions of this Policy.

A copy of UOI's Privacy Notice can be found at [www.uoi.com.sg](http://www.uoi.com.sg)

#### **FORCE MAJEURE CLAUSE**

The Company may, on such notice in writing, terminate this Policy if the Company is or becomes prevented from performing its obligations under the Policy due to:

- (a) acts of God;
- (b) outbreaks of war, hostilities, riot, civil commotion, strikes, acts of terrorism;
- (c) the act of any government or authority (including sanctions, embargoes, refusals or revocations of any licence or consent);
- (d) outbreak of any communicable disease;
- (e) fire, storm, tempest, or flood;
- (f) default or failure of a third-party;
- (g) any cause or circumstance whatsoever beyond the Company's reasonable control.

#### **SANCTION LIMITATION AND EXCLUSION**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European union, United Kingdom or United States of America.

#### **THE COMPANY:**

United Overseas Insurance Limited  
146 Robinson Road, #02-01 UOI Building, Singapore 068909  
Email: [ContactUs@uoi.com.sg](mailto:ContactUs@uoi.com.sg)  
Fax: (65) 6327 3869  
[uoi.com.sg](http://uoi.com.sg)

#### **BUSINESS HOURS:**

Monday to Thursday 8.45am to 5.45pm  
Friday 8.45am to 4.45  
Closed on Saturday, Sunday & Public Holidays

#### **CONTACT INFORMATION:**

For claims matters, to contact the Claims Department at Tel: (65) 6222 7733 during business hours.