

## **INSUREHEALTH POLICY**

This Policy, the Policy Schedule and any Endorsement or Memorandum thereon, shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them, shall bear such meaning throughout.

### **SECTION A**

You, the Insured, and We, the Company, agree that:

1. The Proposal shall be incorporated in and be the basis of the contract.
2. You will pay the Premium.
3. We will provide the insurance subject to the terms of this Policy.
4. The following shall be conditions precedent to any liability on our part:
  - (a) Observance of the terms of this Policy relating to anything to be done or complied with by You or the Insured Person.
  - (b) The truth of the Proposal.

### **Insurance**

We agree to insure You or the Insured Person during the Period of Insurance for the Benefits as stated in Section C of the Policy.

### **SECTION B: INTERPRETATIONS**

For the purpose of this Policy

1. Accident or Accidental shall mean a sudden, unforeseen and fortuitous event.
2. 'AIDS' or "Acquired Immune Deficiency Syndrome" shall have the meanings assigned to it by the World Health Organization. AIDS includes Opportunistic Infection, Malignant Neoplasm or any disease or sickness in the presence of a sero-positive test for HIV and shall include H.I.V. (Human Immune Deficiency Virus) encephalopathy (dementia) and H.I.V. (Human Immune Deficiency Virus) Wasting Syndrome.

Opportunistic Infection shall include but not be limited to pneumocystis carinii pneumonia, organism or chronic enteritis virus and/or disseminated fungi infection.

Malignant Neoplasm shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency.

3. Air Travel shall mean mounting into, travelling in or dismounting from any fully licensed passenger carrying aircraft as a passenger but not as a member of the crew nor for the purpose of engaging in any trade or technical operation in or on the aircraft.
4. Anniversary Date shall mean each anniversary of the Effective Date of Insurance.
5. A day of Hospital Confinement shall mean a period not less than twenty-four (24) hours in length for which the Hospital makes a charge for room and board to the Insured Person during the Period of Insurance.
6. Child shall mean Insured's biological child, legal step-child or legally adopted child between the age of six (6) months and eighteen (18) years or up to twenty-five (25) years who is studying full-time in a recognised institution of higher learning and is not married nor in employment.
7. Company/ We/ Us/ Our /Ourselves shall mean United Overseas Insurance Limited.

8. Hospital shall mean an establishment situated in Singapore or worldwide, which meets all the following requirements:
- holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction);
  - operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
  - provides twenty-four (24) hours a day nursing service by registered or graduated nurses;
  - has a staff of one or more licensed Physicians or Surgeons available at all times;
  - provides organized facilities for diagnosis and major surgical facilities; and
  - is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.
9. Illness shall mean a physical condition or disease contracted marked by a pathological deviation from the normal healthy state.
10. Insured/ You/ Your/ Yourself shall mean the person named in the Policy Schedule as the Policyholder.
11. Insured Person shall mean the person or persons named in the Policy Schedule as the Insured Person and shall also include Child, Spouse or parent of Yours.
12. Intensive Care Unit shall mean a section within a Hospital to provide critically ill patients who require close supervision from life support equipment and medication and is billed as a specific charge by the Hospital.
- High Dependency Unit or Coronary Care Unit is not considered as Intensive Care Unit.
13. Physician or Surgeon shall mean a practitioner of occidental medicines registered under the Medical Register of the Ministry of Health, Singapore. In the event the claim arises outside of Singapore, Physician or Surgeon shall mean a practitioner of occidental medicines registered under the laws of the country in which the claim arises and no other person.
14. Pre-existing Condition shall mean any illness, condition, manifestation or symptom:
- (i) for which the Insured Person had previously received treatment, medication or advice from a Physician; or
  - (ii) which the Insured Person was aware of, or should reasonably have been aware of; or
  - (iii) which would cause an ordinary prudent person to seek diagnosis, care or test; prior to the Effective Date of Insurance.
15. Proposal shall mean any signed or electronic proposal form, declaration and any information supplied by You, or on Your behalf, or on behalf of the Insured Person.
16. Spouse shall mean legal husband or wife of the Policyholder.
17. Waiting Period shall mean the first thirty (30) days from Effective Date of Insurance of Insured Person or from the date of reinstatement.

## **SECTION C: BENEFITS**

### **1. Daily Hospital Cash Benefit**

If, as a result of an Accidental bodily injury or Illness, You or the Insured Person shall be necessarily confined in a Hospital as a resident patient but not for the purpose of convalescent rest, We will pay the amount stated in Item 6.1 of the Policy Schedule for each full day of Hospital Confinement.

The maximum Hospital Confinement period that We will pay in respect of any one Accidental bodily injury or Illness is up to three hundred and sixty-five (365) days regardless of the number of times the Policy is renewed.

### **2. Double Daily Hospital Cash (in ICU) Benefit**

If, as a result of an Accidental bodily injury or Illness, You or the Insured Person shall be necessarily confined in a Hospital Intensive Care Unit (ICU), We will pay the amount stated in Item 6.2 of the Policy Schedule for each day that You or the Insured Person shall be confined in ICU therein.

The maximum Hospital Confinement period in ICU that We will pay in respect of any one Accidental bodily injury or Illness is up to sixty (60) days regardless of the number of times the Policy is renewed.

### **3. Ambulance Services**

If, as a result of an Accidental bodily injury or Illness, We will reimburse You or the Insured Person for the cost incurred for ambulance services rendered in Singapore to the Hospital up to the amount stated in Item 6.3 of the Policy Schedule per Accident or Illness provided You or the Insured Person must be necessarily confined for a period of not less than twenty-four (24) hours in a Hospital as a resident patient but not for the purpose of convalescent rest.

### **4. Post Hospitalisation Allowance**

If, as a result of an Accidental bodily injury or Illness, You or the Insured Person shall be necessarily confined for at least five (5) consecutive days in a Hospital as a resident patient but not for the purpose of convalescent rest, We will pay You or the Insured Person upon discharge from the Hospital the amount as specified in Item 6.4 of the Policy Schedule.

## **PROVISION**

1. All Benefits will not be paid for any Hospital Confinement as a result of Illness which is contracted within the Waiting Period except for Accidental bodily injury.
2. We will not pay under the amount stated in Item 6.1 of the Policy Schedule where payment is made under Item 6.2 of the Policy Schedule for the same day Hospital Confinement in connection with the same Accidental bodily injury or Illness.

## **SECTION D: EXTENSION**

### **1. Nuclear/ Chemical/ Biological Terrorism Exclusion**

It is agreed that, regardless of any contributory cause(s), this Policy does not cover any claims 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 endorsement 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 similar purposes 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.

## **SECTION E: EXCEPTIONS**

We shall not make any payment for bodily injury, illness, or Hospital Confinement that is:

1. Caused by You or the Insured Person engaging in
  - (a) activity that You or the Insured Person is being airborne (whether suspended or not) including hang gliding, parachuting or bungee jumping;
  - (b) flying except Air Travel;
  - (c) mountaineering (reasonably requiring the use of ropes), rock/ cliff climbing and hiking/ trekking in remote areas unless with licensed guides;
  - (d) winter sports except undertaken on a leisure basis;
  - (e) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving for an Insured Person who is duly qualified and certified as a diver by an internationally recognized diving organisation or unless such Insured Person is at the time of the happening of the event giving rise to a claim actually receiving diving instruction from a duly qualified and certified diving instructor;
  - (f) racing of any kind (other than on foot) or trial of speed or reliability;
  - (g) all forms of professional sports or in any games and sports whereby Insured would earn remunerations, donation, sponsorship or income of any kind.

2. Caused or contributed by:
  - (a) suicide or intentional self-injury;
  - (b) Pre-existing Condition;
  - (c) physical or mental defect or infirmity;
  - (d) pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an Accident;
  - (e) cosmetic or plastic surgery or any elective surgery or congenital anomalies;
  - (f) dental disease, dental care or surgery;
  - (g) treatment for obesity/weight related improvement;
  - (h) general check-up, convalescence, custodial or rest cure;
  - (i) any sexually transmitted diseases;
  - (j) AIDS or any related diseases, immunodeficiency disorder or tested positive on an AIDS-related blood test;
  - (k) sickness or disease or bodily injury due to a gradually operating cause;
  - (l) You or the Insured Person being under the influence of alcohol, unless it can be established to our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the injury;
  - (m) You or the Insured Person being under the influence of drugs, unless it can be proven that the drug was taken in accordance to proper medical prescription and directions, and not for treatment of drug addiction.
  
3. Sustained by You or the Insured Person engaging in any of the occupations not classified under the Class 1 or Class 2 Occupation
 

Class 1: Occupations which are mostly indoor desk-bound such as clerical, administrative or other similar non-hazardous. Examples, but list not exhaustive, are accountant, lawyer, bank, doctor, teacher, nurse, secretary, homemaker, etc.

Class 2: Occupations where some degree of risk is involved, such as supervision of manual workers, totally administrative job in an industrial environment, professions of an outdoor nature, work involving overseas travel or work involving the occasional use of tools or machinery. Examples, but list not exhaustive, are foreman, grocer, hairdresser, salesman, tailor, surveyor, tourist guide etc.
  
4. Caused by war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
  
5. Arising from or in consequence of nuclear reaction, nuclear radiation or radioactive contamination.

## **SECTION F: CONDITIONS**

### **1. Alteration of Risks**

- (a) **Change of Occupation**  
If You or the Insured Person shall engage in any occupation other than the occupation disclosed for this Policy, We must be informed in writing otherwise no claim shall be payable in respect of any Accidental bodily injury or Hospital Confinement arising out of or in the course of such occupation.
- (b) **Change in Country of Residence**  
It is a condition precedent to liability under this Policy that We must be informed in writing of any change in the Insured Person's Country of Residence. A change in the Country of Residence shall be deemed to mean the Person living or intending to live in another country other than Singapore in excess of twelve (12) consecutive calendar months.
- (c) **Others**  
You shall give us notice, in writing, of any material alteration affecting the risk insured and of any variation in Your or the Insured Person's health or activities.

We reserve the right to continue cover on prevailing terms and conditions or decline to continue cover under this Policy upon receipt of such information.

## 2. Premium

- (a) The Company reserves the right to make amendments to the premiums based on underwriting considerations by giving You thirty (30) days prior written notice, mailed or delivered to You at the address shown in the Policy.
- (b) Premium shall be increased as and when the age of the Insured Person falls into the next age group. The amendment of premium shall be based on the attained age of the Insured Person at the Anniversary Date of the Policy.

## 3. Automatic Renewal of Coverage

Unless We give thirty (30) days prior written notice, mailed or delivered to You at the address shown in the Policy to reduce limits, increase premiums or eliminate coverage or decline renewal of this Policy on any Anniversary Date, this Policy will be automatically renewed on the Anniversary Date of the Policy by the payment of Premium subject otherwise to the Terms and Conditions of this Policy. Our acceptance of premium shall constitute our consent to renewal. In any event, coverage shall terminate when this Policy terminates.

## 4. Automatic Termination of Coverage

Coverage under this Policy will automatically expire and the Policy shall cease:

- (a) On the premium due date when any premium is not paid or when authorisation for payment for any premium is not given by bank processing centre on its due date;
- (b) When the Policy is not renewed in accordance with the provisions stated in Condition 3, on the dates specified therein;
- (c) When the Policy is cancelled by You or ourselves in accordance with the provisions stated in Condition 6, on the dates specified therein;
- (d) Upon the expiry of the warranty period referred to in the Premium Before Cover Warranty if any premium is not paid on its due date;
- (e) On the date when the Insured Person attains ninety (90) years of age;
- (f) On the date when the Child attains nineteen (19) years of age or twenty-six (26) years of age if studying full time in a recognised institution of higher learning or is married or in employment; or
- (g) Upon the death of Insured Person.
- (h) When the Insured Person ceases to be a resident in Singapore in excess of twelve (12) consecutive calendar months or no longer has a valid Work Permit, Employment Pass, S Pass, Long Term Visit Pass or Dependent Pass issued by the authorities in Singapore.

In any event, coverage for the Insured Person shall terminate when the Policy terminates.

## 5. Claims

- (a) No claim shall be admissible whilst the Premiums are in arrears.
- (b) If anything occurs likely to give rise to a claim under this Policy, You or Your legal personal representative shall, as soon as reasonably possible and in any case within thirty (30) days, notify Us in writing and shall, when required by Us, with all reasonable speed and at Your own expense, give us such further particulars as We may require.
- (c) Either You or Your personal representative's receipt shall discharge us. The Insured Person or the Insured Person's personal representative shall have no right to claim from or sue us. If there is more than one party having an interest in the Insured Person, the Benefit shall represent the total amount payable, in respect of that Insured Person, for all interests covered by this Policy.
- (d) No sum payable under the policy shall carry interest.

## 6. Cancellation

Either party may cancel this Policy by giving thirty (30) days' notice in writing to the other party at its last known address. If We give such notice, You shall become entitled to a proportionate return of Premium, otherwise You shall only be entitled to a return of Premium in accordance with Our usual short period scale provided that no claim has been made in the then current Period of Insurance.

## 7. Fraud

Any fraud, misstatement or concealment in respect of this insurance or of any claim shall render this Policy null and void and any Benefit due shall be or become forfeited.

## 8. Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing to do so by either of the parties or in case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an award shall be a condition precedent to any right of action against us. If We disclaim liability to You for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer, have been referred to arbitration under the provisions herein contained, then the claim shall, for all purposes, be deemed to have been abandoned and shall not thereafter, be recoverable hereunder.

## SECTION G: MEMORANDUM APPLICABLE TO ALL SECTIONS

### 1. Contracts (Rights of Third Parties) Act 2001

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.

### 2. Payment Before Cover Warranty

(a) The premium due must be paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the Effective Date of Insurance (“the effective date”) or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:

- (i) Cash or honoured cheque for the premium is handed over to the Insurer or the intermediary;
- (ii) A credit or debit card transaction for the premium is approved by the issuing bank;
- (iii) A payment through an electronic medium including the internet is approved by the relevant party;
- (iv) A credit in favour of the Insurer or the intermediary is made through an electronic medium including the internet.

(b) In the event that the total premium due is not paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the effective date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

(c) In respect of insurance coverage with the Free Look provision, the policyholder may return the original policy document to the Insurer or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

### 3. Personal Data Protection Act 2012 Clause

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).

### 4. 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)).

### 5. Sanction Limitation and Exclusion Clause

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.