

Certificate of Insurance



United Overseas Insurance Limited (UOI) certifies that you are now covered for a worldwide Personal Accident Protection of S\$25,000 for death due to accident. This insurance is complimentary and effective from the date of account opening and will remain valid for 180 days thereafter. Please print and keep it in a safe place for reference. You are not obliged to enroll or make an insurance purchase to receive this complimentary insurance.

BENEFIT

If during the period of insurance, death results from accidental bodily injury, we will pay the amount stated above.

Accident or accidental means a sudden unforeseen or fortuitous event.

EXCEPTIONS

This insurance does not cover any death

(1) Arising from the insured person engaging in

- all forms of professional sports
- racing of any kind (other than on foot)
- trial of speed or reliability
- mountaineering, rock or cliff climbing
- hang gliding, parachuting
- flying except air travel
- winter sports

(2) Caused or contributed by

- suicide or intentional self-injury
- pre-existing medical conditions
- physical or mental defect or infirmity
- pregnancy, childbirth
- sickness or disease
- HIV or HIV related bodily injury
- having taken a drug unless taken in accordance with proper medical prescription and directions and not treatment of drug addiction or under the influence of alcohol.
- war, invasion, act of foreign enemy hostilities, rebellion, revolution, insurrection, military or usurped power
- nuclear reaction, nuclear radiation or radioactive contamination,
- nuclear, chemical or biological terrorism

(3) Sustained by the Insured Person engaging in any of the occupations listed below or any activities related to the Insured Person's occupation:

- taxi driver
- working in a manual capacity/directly involved in delivery, moving and removal services
- driver and/or operator of construction plant and machinery air crew, ship crew, fisherman, diver or any work involving underwater activity
- jockey, horse trainer, groom and the like
- working in a manual capacity in shipyard and dock, on board any vessel and/or oil rig or similar structure
- any occupation dealing with explosives, poisonous or hazardous gases or substances
- working in a manual capacity at construction site and/or in buildings, or all forms of work at heights (above 10 metres) or work underground and/or in tunnels and/or demolition
- personnel in military or other armed forces, law enforcement units, security services or civil defence force except those on sedentary duties or reservist training during peace time

AGE LIMIT

This insurance will not cover any insured person above the age of sixty-five (65) years.

CLAIMS PROCEDURE

In the event of accidental death, your legal personal representative shall, as soon as reasonably possible and in any case within thirty (30) days, notify UOI in writing giving us all details of the claim, at your own expense as UOI may require.

IMPORTANT NOTE

Any insured person shall not be covered by more than one complimentary Personal Accident Protection under the Master Policy. This insurance does not cover supplementary, joint or trust account holders.

This certificate is provided for account holder's information only and is not a contract of insurance. Full details of the terms and conditions are provided under a Master Policy which can be found at <http://uob.com.sg/workplacebanking/personal-accident-plan.pdf>.

For enquiries, please contact UOI customer service hotline 1800 221 6588 9am to 5:45pm (Mondays to Thursdays) and 9am to 4:45pm (Fridays) or email ser_dev@uoi.com.sg or write to 3 Anson Road #28-01 Springleaf Tower Singapore 079909.

GROUP PERSONAL ACCIDENT INSURANCE

This Policy, the Schedule and any Endorsement of 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.

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

You the Insured and We the Company agree:

- 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 will pay the appropriate Benefit to You, if during any Period of Insurance, You shall suffer Accidental bodily injury which shall independently of any other cause result in the Death for which the Benefit is claimed.

INTERPRETATIONS

For the purposes of this Policy:

- 1 Accident or Accidental means a sudden unforeseen or fortuitous event.
- 2 Air Travel means 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.
- 3 Card member shall mean the holder of a valid unexpired card issued by the Policyholder in Singapore and who at the time of a covered claim or loss is still a bona fide cardholder.
- 4 Company/We/Us/Our/Ourselves means United Overseas Insurance Limited.
- 5 Effective Date means date of card approval.
- 6 Insured/You/Your/Yourself means the Insured Person or his/her personal representative under the terms of this Policy.
- 7 Insured Person shall mean the principal Card member.
- 8 Pre-existing Medical Condition shall mean:
 - (i) any condition for which an Insured Person had previously received treatment, medication or advice from a physician prior to the Effective Date of Insurance of Insured Person; or
 - (ii) any condition, manifestation or symptoms at the inception of the Policy of which the Insured Person was aware of, or should reasonably have been aware of.
- 9 Proposal means any signed proposal form and declaration and any information supplied by You or on Your behalf or on behalf of the Insured Person.
- 10 Winter sports shall not include curling or skating.

BENEFIT

A capital sum insured of S\$25,000 will be paid to You in the event of Accidental Death within 180 days from Effective Date.

EXCEPTIONS

We shall not make any payment for Death

- 1 caused by the Insured Person engaging in
 - All forms of professional sports
 - Racing of any kind (other than on foot) or trial of speed or reliability
 - Mountaineering or rock or cliff climbing
 - Hang gliding

- Parachuting
 - Flying except Air Travel
 - Winter sports
- 2 caused or contributed to by
 - (a) suicide or intentional self-injury
 - (b) pre-existing medical conditions, physical or mental defect or infirmity
 - (c) pregnancy or childbirth
 - (d) sickness or disease not resulting from Accidental bodily injury
 - (e) HIV or HIV related bodily injury
 - (d) under the influence of alcohol, unless it can be establish that alcohol is not a contributing factor to the happening of accidental death.
 - (d) having taken a drug unless the Insured Person proved that the drug was taken in accordance with proper medical prescription and directions and not treatment of drug addiction
 - 3 sustained by the insured Person engaging in any of the occupation listed below or any activities related to the insured Person's occupation:
 - (a) taxi driver and the like, trishaw driver or any commercial driver
 - (b) air-crew, ship crew, fisherman, diver or any occupation involved in underwater activity
 - (c) any occupation dealing with explosives, poisonous or hazardous gas or substances
 - (d) personnel involved in a manual capacity at shipyards or any occupation on board vessels or oil rigs or similar structures
 - (e) personnel involved in delivery, moving or removal services
 - (f) driver or operator of construction plant and machinery
 - (g) personnel involved in manual capacity at construction sites/tunnel or any occupation engaged in maintenance, roofing or repair activities involving scaffolding or gondolas or all forms of outdoor work at height above 10 meters from ground level
 - (h) professional sportsmen or professional contact sports instructor
 - (i) jockey, horse trainer or groom and the like
 - (j) paramedic or personnel in armed forces, law enforcement units, security services or civil defense except those on sedentary duties or reservist training during peace time
 - 4 Sustained by the Insured Person who is more than sixty-five years old
 - 5 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
 - 6 arise from or in consequence of nuclear reaction, nuclear radiation or radioactive contamination

ENDORSEMENTS

The Policy is subject to the following endorsements, only if the endorsement is specified in the Schedule. All other Terms, Exceptions and Conditions of this Policy, unless varied by these endorsements will continue to apply.

Exposure

The Policy is extended to cover Death of the Insured Person caused by drowning and/or Death caused by exposure resulting from a mishap to any aircraft or vessel in which the Insured Person is travelling.

Disappearance

It is agreed if after a reasonable period of time has elapsed and all available evidence there is a reason to presume the Death of the Insured Person as a result of any occurrence which is covered by the Policy, the disappearance of the Insured Person shall be deemed to be a claim made under this Policy. If at any time after payment by Us, the Insured Person shall be found to be living all sums so paid shall be refunded to Us.

Contracts (Rights of Third Parties) Act Exclusion Clause

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.

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.

Personal Data Protection Act 2012 Clause

In accordance to the provision 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.

Premium Payment Warranty

- 1 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 effected to the Insurer or the intermediary when one of the following acts takes place:
 - (a) Cash or honoured cheque for the premium is handed over to the insurer or the intermediary;
 - (b) a credit or debit card transaction for the premium is approved by the issuing bank;
 - (c) a payment through an electronic medium including the internet is approved by the relevant party;
 - (d) a credit or debit card transaction for the premium is approved by the issuing bank;
 - (e) a credit in favor of the Insurer or the intermediary is made through an electronic medium including the internet.
- 2 In the event that any 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 whatever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatever as cover has not attached
- 3 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.

Nuclear / Chemical / Biological Terrorism Exclusion

It is agreed that, regardless of any contributory cause(s), this Policy does not cover any claims(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 Policy the burden of proving the contrary shall be upon the Insured.

CONDITIONS

- 1 If anything occurs likely to give rise to a claim under this Policy, You shall as soon as reasonably possible and in any case within 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.
- 2 As soon as reasonably possible after the occurrence of an Accident, You shall submit evidence of any medical examination made on Our behalf and in the event of his Death, We shall be entitled to make a post-mortem examination at Our own expense.
- 3 Your receipt shall discharge Us. You 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.
- 4 We shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy.
- 5 If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom, or if this insurance, or any renewal thereof, shall have been obtained through any misstatement, misrepresentation or suppression, or if any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support thereof, then, in any of these cases this Policy shall be void. Pleas of ignorance or inadvertency on the part of the Insured shall not absolve him from his obligations hereunder.

- 6 (a) Benefit shall only be payable in respect of any one Insured Person in connection with the same Accident.
(b) On the happening of the Accident giving rise to a claim, this Policy shall cease to apply to the Insured Person concerned.
(c) No sum payable under this Policy shall carry interest.
- 7 Any Insured Person shall not be covered by more than one complimentary Personal Accident Protection under this Master Policy. This insurance does not cover supplementary card members.
- 8 If any part of the Premium or Renewal Premium is calculated on estimates furnished by You, You shall keep an accurate record containing all relative particulars and shall allow Us to inspect such record. You shall within one month after the expiry of each Period of Insurance, furnish such information as We may require. The premium or renewal premium shall be adjusted accordingly.
- 9 Either party may cancel this Policy by giving thirty 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 premium in accordance with Our usual short period scale provided that no claim has been made in the then current Period of Insurance.
- 10 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.