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SeniorCare

Please read this insurance policy carefully to ensure that you understand the terms and conditions and that this policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

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Introduction

1. This is an Accident policy and benefits will only be payable upon death or Injury as a result of an Accident occurring during the Period of Insurance. The benefits described below are subject to maximum limits or to a deductible. Please check the Policy Schedule for details. Benefits are payable only if the insured event affects an Insured Person while he/she is covered under this Policy.

2. Please read this Policy carefully to make sure You understand it. If You have any questions about this insurance, please call or write to Us. Contact details are shown both in this Policy and Your Policy Schedule.

3. Please inform Us immediately of any change in Your address and of any other change affecting You which requires an alteration to the Policy.

4. In the event where You may be entitled to receive a benefit under this Policy, please let Us know as quickly as possible, but in any event not exceeding 30 days from occurrence of the Accident. This must be done in writing, addressed to Us, and evidenced by an acknowledgement from Us. We should point out that delays in notification could affect the validity of Your claim.

General Provisions

The Contract

1. This Policy sets out the terms and conditions of a contract of insurance between Liberty Pte Limited from here on called the Company and You, also known as Insured or Insured Person(s).

2. We will provide the insurance to You according to the terms set out in this Policy, provided You pay the premium when due and We agree to accept it. The general conditions which appear in this Policy or in any Endorsement form part of the contract and must be complied with.

3. It is important that you:
   a) read the whole Policy to make sure that You understand the protection You have just bought; and

   b) are aware of the limits on the amounts We will pay You

Interpretation

1. This Policy including Your proposal form, attached forms and papers, declarations, digital transmissions of declarations, Schedule and any Endorsement and amendment, printed or via electronic mail, shall be read together as one contract and any one word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

2. No change in this Policy shall be valid unless approved by Us and evidenced by an Endorsement reflecting the amendment on the Policy by Us.

Duty of Disclosure

1. The accuracy of the information provided over the phone, via digital transmissions, or electronic mail, or in Your proposal form will form the basis of and be part of the contract. Before You enter into the insurance contract and during the Period of Insurance, You must tell Us every material information You know or could

reasonably be expected to know which will affect Our decision on the coverage and the terms of the insurance. If You are uncertain about whether a fact is relevant or not, You must tell Us about it. We will acknowledge receipt of acceptance of material information by stating these on the Policy Schedule. If You do not provide this information to Us, We may:

a) reduce the amount payable for the claim under this Policy; or

b) refuse to pay the claim that may arise; or

c) cancel Your insurance Policy from inception

2. Material information will include but not limited to: Insured Person's previous claim history and insurance records, age, occupation, health and physical impairments, disease, Illness and Usual Country of Residence.

Eligibility and Scope

1. Eligible Person(s)

a) To be eligible for cover under this Policy, You or Your spouse must be of Age between fifty (50) and seventy-five (75) years old. We may continue to renew cover for You and Your spouse up to Age eighty-five (85) subject to Our approval. To be eligible for cover, all Insured Persons must be Residents of Singapore who are Permanently Residing in Singapore

i) "Residents of Singapore" means Singapore Citizens and Permanent Residents

ii) "Permanently Residing" means residing permanently in Singapore during the Period of Insurance but with the liberty to travel outside Singapore for a period not exceeding ninety (90) days at a time

iii) We may extend cover to an Insured Person who is not a Resident of Singapore subject to Our approval

2. Geographical Scope and Time Limits

a) This Policy covers an Insured Person in his/her Usual Country of Residence for twenty-four (24) hours unless otherwise amended or endorsed under this Policy

b) This Policy covers an Insured Person outside his/her Usual Country of Residence, on a worldwide basis, provided that the maximum period an Insured Person is outside his/her Usual Country of Residence is not more than ninety (90) days at a time

General Definitions

These terms, wherever used in this policy, are defined as follows:

Term	Meaning
1. Accident/Accidental	An event or occurrence which is unintended, sudden, fortuitous and unforeseen.
2. Age	The current age. A person is considered to be of his/her current age until his/her next birthday.
3. Chinese Physician	A person (other than an Insured Person or a member of the Insured Person's immediate family) engaging in the practice of traditional Chinese medicine and/or acupuncture (including a herbalist or bonesetter), who is duly licensed or registered to do so according to the laws and regulations applicable in the geographical area of his/her practice.
4. Company	Liberty Pte Limited
5. Confined/Confinement	Admitted to a Hospital for a continuous uninterrupted period of at least twenty-four (24) hours upon the advice of and under the regular care and attendance of a Physician and for which the Hospital makes a charge for the room and board.
6. Community Hospital	Any approved community hospital under the relevant government laws and regulations that provides step-down, rehabilitative and longer-term medical care for patients who no longer need the high-intensity acute treatment of a tertiary or acute hospital but still require clinical care, therapy or monitoring before returning home or moving to long-term care. The term excludes clinics, nursing or care or rest homes, palliative care facilities, hospices, custodial care facilities, alcohol or drug treatment centers, institutions for mental or behavioral disorders, sanatorium, homes for the aged, or any similar establishments, even if they are located on the same premises.
7. Endorsement	An amendment to this Policy by an authorised person of the company. Intermediary(ies) of the Company are not authorized to make any amendment.
8. Effective Date	The commencement date of insurance as specified in the Policy Schedule or Endorsement
9. Fracture	A complete or incomplete break in a bone resulting from the application of excessive force. Excludes hairline fracture.

Term	Meaning
10. Medical Practitioner/Physician	A person (other than an Insured Person or a member of the Insured Person's immediate family) qualified by a medical degree and duly licensed or registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.
11. Hospital	An establishment duly constituted and registered subject to applicable national laws and regulations as a hospital for the care and treatment of sick and injured persons as bed paying patients, and which: **a)** has organised facilities for diagnosis, treatment and major surgery; **b)** provides twenty-four (24) hours a day nursing services by registered graduate nurses; **c)** is under the supervision of one or more medical Practitioners at all times; and **d)** is not primarily a clinic, Community Hospital, nursing or care or rest home, convalescent home, rehabilitation centre, a palliative care facility, hospice, custodial care facility, alcohol or drug treatment center, institution for mental or behavioral disorders, sanatorium, home for the aged, or any similar establishments, even if they are located on the same premises.
12. Home	The residential address shown on the Insured Person's Singapore National Registration Card (NRIC) or any official document.
13. Home Country	The country of citizenship. In the event of dual nationality, You shall select one nationality.
14. Illness/Sickness	A physical condition marked by a pathological deviation from normal health state.
15. Injury	Bodily injury sustained by an Insured Person during the Period of Insurance and is caused by an Accident solely and independently of any other causes within twelve (12) calendar months from date of such Accident.
16. Insured/Insured Person(s)	The individual (or individuals) named in the Policy Schedule as the person (or people) who is insured under this Policy.
17. Intensive Care Unit/ICU	A specialised department of a Hospital that provides intensive care medicine or critical care medicine for patients who are faced with life threatening medical emergency.

Term	Meaning
18. Infectious Disease	Confirmed diagnosis by a Medical Practitioner using internationally accepted medical diagnostic criterion, with acceptable clinical and laboratory evidence for the following: **a)** Avian Influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1 **b)** Chikungunya Fever **c)** Dengue Fever / Dengue Haemorrhagic Fever **d)** Hand, Foot and Mouth Disease **e)** Japanese Viral Encephalitis **f)** Malaria **g)** Nipah Viral Encephalitis **h)** Rabies **i)** Severe Acute Respiratory Syndrome (SARS) **j)** Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease' **k)** Middle East Respiratory Syndrome Coronavirus (MERS-CoV) **l)** Zika Virus **m)** Tuberculosis **n)** Measles **o)** Melioidosis or 'soil disease' **p)** Mumps **q)** Rubella **r)** Anthrax Infection **s)** Yellow Fever **t)** Plague **u)** Leionnaires' Disease **v)** Ebola **w)** Cholera **x)** Mpox **y)** Shingles
19. Loss	Complete severance or permanent functional disablement.
20. Loss of Hearing	Permanent irrecoverable loss of hearing where: **a)** If a dB = Hearing loss at 500 Hertz **b)** If b dB = Hearing loss at 1000 Hertz **c)** If c dB = Hearing loss at 2000 Hertz **d)** If d dB = Hearing loss at 4000 Hertz **e)** 1/6 of (a + 2b + 2c + d) is above 80 dB
21. Loss of Speech	Disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar

Term	Meaning
	sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.
22. Loss of Sight	Total and irrecoverable loss of sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment.
23. Loss of Limb	Physical 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.
24. Medical Expenses	**a)** Expenses incurred within twelve (12) calendar months of sustaining an Injury, paid by the Insured Person(s), inpatient and/or outpatient expenses for the purpose of treatment to Injury(ies) sustained in the Accident **b)** These include expenses to General Practitioner, Physician, Chinese Physician, Chiropractor, dental surgeon, surgical, x-ray, medical services, supplies and medication **c)** Expenses for dental treatment for injuries sustained do not include dental crowns, implants, cosmetic dental treatments and bridges **d)** All treatments must be Reasonable and Customary in the location where the expenses were incurred and shall not exceed the total benefit payable
25. Mobility Aids	Shall mean equipment to assist walking or movement from place to place including but not limited to wheelchairs, crutches, walking sticks/frames, braces, walkers. For equipment not listed above, We have the sole discretion to determine if such equipment will be payable under this benefit.
26. Nuclear, Chemical, Biological Weapon	**a)** This means use of Nuclear, Chemical or Biological agents, device, emission, discharge, dispersal, release or escape of any solid, liquid, or gaseous for the purpose of destruction **b)** Nuclear weapon or device means device such as bomb or warhead whose explosive and destructive power derives from the release of nuclear energy **c)** Chemical agent means any compound which when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property

Term	Meaning
	d) Biological agent means any pathogenic (disease producing) micro-organism(s) and or biologically produced toxin(s) (including genetically modified organism and chemically synthesized toxin) which cause illness and / or death in humans, animals or plants
27. Overseas	Outside the Republic of Singapore.
28. Pre-Existing Condition	Any Injury, Illness, disease or conditions which, prior to the Effective Date of this Policy, **a)** Had manifested itself, worsened, became acute, or developed symptoms for which an ordinary prudent person would have sought medical advice, diagnosis, care or treatment, or **b)** Had been diagnosed, treated, hospitalised recommended for treatment, or treated by a Medical Practitioner, which requires the Insured Person to be hospitalised or take prescribed drugs or medicine
29. Principal Sum Insured	The Accidental Death Benefit of the Plan as stated on the Policy Schedule.
30. Policy	Refers to the contract of insurance between You and the Company and comprises the followings: **a)** Application form/online application, including any information provided or declaration made by the policyholder for and on behalf of the Insured Person **b)** This Policy wordings **c)** Policy Schedule/The Schedule **d)** Endorsements **e)** Certificate of Insurance/Cover Note/Letter of Acceptance (where applicable)
31. Policy Schedule/The Schedule	The Schedule issued to Insured and forming part of the contract of this insurance policy.
32. Policy Year	A period of twelve (12) months from the Effective Date as shown in the Policy Schedule/The Schedule and each further consecutive period of twelve (12) months for which the policy remains in force.
33. Plan	The plan selected by Insured at time of application as set out in the Policy Schedule
34. Permanent	Lasting for a continuous period of twelve (12) calendar months and at the end of which is beyond any hope of improvement
35. Permanent Disablement	Injury which:

Term	Meaning
	a) falls into one of the categories listed in the Permanent Disablement (Scale of Benefits) Table and **b)** having lasted for a continuous period of twelve (12) calendar months from the date of Accident and at the end of that period, beyond hope of improvement
36. Permanent Total Disablement	Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of the Accident and entirely prevents the Insured Person from engaging in gainful employment of any and every kind and from which there is no hope of improvement.
37. Period of Insurance	The period of cover shown in the Policy Schedule and for any following period, for which cover is extended by mutual agreement.
38. Reasonable and Customary Changes	Charges for medical care which do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar illness or injury and which in accordance with accepted medical standards, could not have been omitted without adversely affecting the Insured Person's medical condition. In Singapore Reasonable and Customary Charges shall be deemed to be those laid down in the Singapore Medical Association's Schedule of Fees.
39. Terrorism	Means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological, or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).
40. Surgery	Any invasive surgical intervention.
41. Usual Country of Residence	The country of permanent residence, in which You are staying for a period exceeding ninety (90) consecutive days.
42. We/Our/Us	Liberty Pte Limited
43. You/Your	The Insured Person(s) as named on the Policy Schedule.

Section 1. Accidental Death

1. If an Insured Person shall sustain Injury which results, solely and independently of any other causes, in death within twelve (12) calendar months from the date of the Accident, the Company will pay the amount for Accidental Death (Principal Sum Insured) as stated in the Policy Schedule.

2. The Company will only pay 50% of the Accidental Death Benefit amount shown in the Policy Schedule when the Insured Person is seventy-six (76) years old and above at the time of Accident.

3. Benefits payable shall be reduced by any benefits already paid under Section 2 (Permanent Disablement) in respect of the same Injury.

Section 2. Permanent Disablement

1. If an Insured Person shall sustain Injury which results in Permanent Disablement falling within one of the categories listed in the Permanent Disablement (Scale of Benefits) Table below within twelve (12) calendar months from the date of the Accident, the Company will pay the Percentage of Principal Sum insured as stated in the Policy Schedule

2. The Permanent Disablement benefit sum insured shown in the Policy Schedule will be reduce by 50% when the Insured Person is seventy-six (76) years old and above at the time of Accident

3. Permanent Disablement (Scale of Benefits) Table

Description	Percentage (%) of principal sum insured
• Permanent Total Disablement	100%
• Loss of two limbs	100%
• Loss of both hands or of all fingers and both thumbs	100%
• Total Loss of Sight of both eyes	100%
• Total paralysis	100%
• Injuries resulting in being permanently bedridden	100%
• Any other injury causing Permanent Total Disablement	100%
• Loss of one arm between or at shoulder to wrist	100%
• Loss of one leg between or at hip to ankle	100%
• Total Loss of Sight on one eye	50%
• Loss of Sight on eye except perception of light	50%
• Loss of lens of eye	50%
• Loss of 4 fingers and thumb of one hand	50%
• Loss of four fingers	40%
• Loss of thumb	
○ Both phalanges	25%
○ One phalanx	10%
• Loss of index finger	
○ Three phalanges	10%
○ Two phalanges	8%
○ One phalanx	4%
• Loss of middle finger	

Description	Percentage (%) of principal sum insured
○ Three phalanges	6%
○ Two phalanges	4%
○ One phalanx	2%
• Loss of ring finger	
○ Three phalanges	5%
○ Two phalanges	4%
○ One phalanx	2%
• Loss of little finger	
○ Three phalanges	4%
○ Two phalanges	3%
○ One phalanx	2%
• Loss of metacarpals	
○ First or second (additional)	3%
○ Third, fourth or fifth (additional)	2%
• Loss of toes	
○ All	14%
○ Great, both phalanges	5%
○ Great, one phalanx	2%
○ Other than great, if more than one toe lost, each toe	1%
• Loss of hearing	
○ Both ears	75%
○ One ear	15%
○ One phalanx	2%
• Loss of speech	50%
• Third degree burns (Area damage as a percentage of total body surface)	
○ Head	
▪ Equal to or greater than 2% but less than 5%	50%
▪ Equal to or greater than 5% but less than 8%	75%
▪ Equal or greater than 8%	100%
○ Body	
▪ Equal to or greater than 10% but less than 15%	50%
▪ Equal to or greater than 15% but less than 20%	75%
▪ Equal or greater than 20%	100%

4. Permanent total Loss of use of member shall be treated as Loss of member

5. In the event of Permanent Disablement by Loss not specified above the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified above without reference to the profession or occupation of the Insured Person

6. The total aggregate sum payable in respect of any one Accident shall not exceed 100% of the Principal Sum Insured

7. Where an Insured Person sustains disablement which falls within more than one category for which a benefit may be payable, payment will be made under the category with the higher (or highest) benefit only. In particular, if a benefit is payable for Loss of a whole member of the body, then no benefit shall be payable for Loss of part of that member

Section 3. Accident Medical Expenses

1. The Company will reimburse the Insured for the Medical Expenses paid for treatment of Injury up to the amount as specified in the Policy Schedule per Accident

2. Expenses for dental treatment for injuries sustained do not include dental crowns, implants, cosmetic dental treatments, and bridges

3. When Insured is entitled to reimbursement for all or part of such expense(s) from another source(s), the Company will be liable only for the excess of the amount recoverable from such source(s)

4. We will pay the expenses as charged, or the Reasonable and Customary Charges, whichever is lower, provided such expenses are incurred within twelve (12) calendar months from the date of the Accident

5. Any benefits payable shall be reduced by any benefits already paid for the same Injury made under Section 4 (Traditional Chinese Medical Treatment)

Section 4. Traditional Chinese Medical and Chiropractor Treatment

1. The Company will reimburse the Insured the Medical Expenses incurred for the treatment of Injury by a Traditional Chinese Physician or Chiropractor up to the amount as specified in the Policy Schedule per Accident

2. The Company will not reimburse for Medical Expenses paid for treatment of Infectious Diseases

3. The Medical Reimbursement Limits of Section 3 (Accident Medical Expenses) will be reduced by the amount paid out under this section

4. We will pay the expenses as charged, or the Reasonable and Customary Charges, whichever is lower, provided such expenses are incurred within twelve (12) calendar months from the date of the Accident

Section 5. Additional Medical Expenses for Burns or Fractures

1. The Company will reimburse the Insured additional Medical Expenses incurred for the treatment of burns or Fractures suffered as a result Injury up to the amount as specified in the Policy Schedule per Accident

2. When Insured is entitled to reimbursement for all or part of such expense(s) from another source(s), the Company will be liable only for the excess of the amount recoverable from such source(s)

3. We will pay the expenses as charged, or the Reasonable and Customary Charges, whichever is lower, provided such expenses are incurred within twelve (12) calendar months from the date of the Accident

Section 6. Liberty Assistance Hotline

In the event if the Insured Person sustains Injury in Singapore, he/she can contact the **Liberty Hotline** for the following assistance and services:

1. Tele-Medical/First Aid Hotline We will arrange for the provision of simple medical consultation/first aid advice to the Insured Person over the telephone. These calls are not to be construed as emergency life-saving calls. We would only provide simple consultation and will not diagnose any medical condition of the caller via the telephone.

2. Nurse Escort Service If the Insured Person requires any escort services to the Hospital, We will arrange a nurse to accompany the Insured Person to the desired Hospital.

The above services are made available within Singapore only and shall be offered on a purely referral or arrangement basis. We will not be held responsible for any third party expense and any consequential loss suffered by the Insured.

Section 7. Mobility Aid Assistance

1. The Company will reimburse the Insured as a result of Injury for the expenses incurred within a Policy Year for the purchase of and/or rental of Mobility Aids which is/are necessary for the Insured Person's mobility and prescribed by the Medical Practitioner/Physician
2. When Insured is entitled to reimbursement for all or part of such expense(s) from another source(s), the Company will be liable only for the excess of the amount recoverable from such source(s)

3. The total amount payable under this section will be based on the Reasonable and Customary Charges and will be up to the amount as stated in the Policy Schedule

Section 8. Home Retrofitting

1. If, during the Period of Insurance, the Insured Person suffers 50% or more Permanent Disability (as shown in Scale of Benefits Table in Section 2), We will pay for the reasonable cost of retrofitting his/her Home, where necessary, to assist him/her move around. We will pay up to the amount as specified in the Policy Schedule current at the time of the Accident

2. The retrofitting must be completed, and the proof of spending must be sent to Us within six months from the date of the Permanent Disability as confirmed by the Medical Practitioner

3. We will not pay for the following:
   a) Modifications to a home which the Insured Person does not live in

   b) Modifications to Insured Person's Home which do not help him/her to move around

c) Damages or consequential losses arising from the modification work

Section 9. Rehabilitation/Nursing Care Benefit

1. If the Insured Person is Confined in the Hospital as a result of an Injury, We will pay within thirty (30) days upon his/her discharge from the Hospital, payable up to maximum 30 days per Accident and up to the amount as specified in the Policy Schedule for the following services on the recommendation of the Medical Practitioner:
   a) Rehabilitation treatment or physiotherapy
   b) Home-care
   c) Senior day-care or nursing home
2. The above services must be rendered by a Singapore registered and licensed service provider

Section 10. Transport Allowance

If the Insured Person is Confined in a Hospital as a result of an Injury, We will reimburse the Insured Person for taxi fare or ambulance cost incurred within thirty (30) days upon his/her discharge from the Hospital and up to the amount as specified in the Policy Schedule.

Section 11. Daily Hospital Cash

If an Insured Person sustains an Injury which requires hospitalisation as an inpatient in a Hospital, the Company will pay a Daily Hospital Cash as specified in the Policy Schedule up to a maximum thirty (30) days per Accident, for each completed twenty-four (24) hour period that an Insured Person is confined as an inpatient in a Hospital for treatment of Injury.

Section 12. Trauma Counselling Expenses

If, during the Period of Insurance, the Insured Person suffers 50% or more Permanent Disablement (as shown in the Scale of Benefits Table in Section 2) as a result of an Injury and requires counselling as confirmed by a registered psychiatrist, the Company will pay the cost of counselling incurred in Singapore within six (6) months from the date of Accident up to the amount as specified in the Policy Schedule per Policy Year.

Section 13. Family Support Fund

If an Insured Person sustains Injury which results in death within twelve (12) calendar months from the date of the Accident or suffers 50% or more Permanent Disablement (as shown in the Scale of Benefits Table in Section 2. Permanent Disablement), the Company will pay a lump sum as specified in the Policy Schedule to the Insured Person's legal representative.

Section 14. Temporary Care Giver Grant

The Company will reimburse the agency fees incurred for hiring a temporary caregiver or domestic helper to provide care for the Insured Person if the Insured Person suffers 50% or more Permanent Disablement (as shown in the Scale of Benefits Table in Section 2. Permanent Disability). The Company will reimburse up to thirty (30) consecutive days from the date of accident or

up to the amount as specified in the Policy Schedule (per Policy Year), whichever occurs first.

Extensions

This Policy shall extend to cover the following subject to the terms and conditions of the Policy:

1. **Amateur Sports and Activities**
   Injury arising from participation in recreational sports and activities is covered under the terms of this Policy. This will exclude any sports or activities which the Insured Person is participating in a professional capacity or from which the Insured Person could earn an income or remuneration.

2. **Bites from Insects and/or Animals**
   Injury sustained as a result of insect and/or animal bites are covered under the terms of this Policy.

3. **Disappearance and Exposure**
   a) If the Insured Person is exposed to the elements due to an Accident and as a result of such exposure suffers an Injury, We will pay compensation subject to the terms of this Policy

   b) If the Insured Person's body has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which the Insured Person was traveling in and it is reasonable to believe that the Insured has died as a result of Injury caused by an Accident, Section 1 (Accidental Death) shall become payable subject to a signed undertaking by the Insured Person's legal representative that if this belief if subsequently found to be wrong, such benefit shall be refunded to Us

4. **Drowning or Suffocation**
   Injury sustained as a result of drowning or suffocation by poisonous fumes, gas or smoke will be covered under the terms of this Policy provided that such Injury did not arise out of or in connection with the Insured's own wilful or intentional act.

5. **Flood and Other Convulsions of Nature**
   Injury sustained as a direct result of flood and other convulsions of nature including but not limited to volcano eruptions, fire storm, windstorm, typhoon, hurricane, tornado, tsunami, earthquake, lightning strike, will be covered under the terms of this Policy.

6. **Food Poisoning**
   Injury sustained as a result of food poisoning will be covered under the terms of this Policy.

7. **Hijack and/or Kidnap**
   Injury sustained as a direct result of hijack and/or kidnap involving unlawful seizure, or exercise of control by force or violence, or by threat of force or violence, with wrongful intent of an aircraft, vessel, or Public Conveyance, and which You are a victim, or hostage of kidnap, not a provocateur, will be covered under the terms of this Policy. We will not pay if the hijack and/or kidnap is by one of the Insured Person(s) or any others related to the Insured Person(s) whether acting alone or in collusion with others.

8. **Infectious Disease**
   Medical Expenses incurred for the treatment of the Infectious Diseases are covered under the terms of this Policy for Section 3 (Accident Medical Expenses).

9. **Motor Cycling**
   a) Injury sustained from riding as a pillion or rider on a motorcycle, wearing proper safety helmet, and not

engaging in racing, practice race, time trial, reliability trial, speed or duration testing, hill climbing, off road riding and riding of similar nature or in the course of employment, will be covered under the terms of this Policy

b) Coverage is restricted to Accidents arising within Singapore only

10. Murder and Assault

Injury sustained as a direct result of the Insured being a victim of murder or assault will be covered under the terms of this Policy provided that such Injury did not arise out of or in connection with the Insured's own participation or provocation of any such act.

11. Strike, Riot and Civil Commotion

Injury sustained as a direct result of Strike, Riot and Civil Commotion will be covered under the terms of this Policy provided that the Insured is not an active/direct participant of such activities, or the Injury does not arise out of or in connection with the Insured's collaboration or provocation of such act.

12. Terrorism

a) Injury sustained as a result of an act of Terrorism involving the use of Nuclear, Chemical, and Biological Weapon, will be covered under the terms of this Policy

b) We will not pay if the act of Terrorism is committed by any of the Insured Person(s) or any others related to the Insured Person(s) whether acting alone or in collusion with others

Exclusions

These Exclusions are applicable to the entire Policy.

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

1. Any Pre-Existing Condition

2. Any death or disability that is caused by Illness/Sickness (such as stroke, heart-attack, diabetes, osteoporosis or bone disease, etc.), mental defect, infirmity or insanity

3. AIDS (Acquired Immunization Deficiency Syndrome) & ARC (AIDS Related Complex) & HIV (Human Immunodeficiency Virus) infection.

4. Any Accident to an Insured Person which arises in the course of his/her occupation, if his/her occupation falls within the following categories or involves the following activities: air crew, ship crew, professional sportspersons, professional diver, oil-rig platform and/or offshore work, firefighting, police, naval, military, airforce service or operations and any occupations of hazardous nature example involving height, depth or heat

5. Any consequence whether direct or indirect of war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war, civil rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military, or usurped power

6. Any unlawful or intentional act of an Insured Person, or his/her wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane

7. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous

cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:

a) it is carried out to restore function or appearance after an Accident (provided that the Accident occurred while the Insured Person was covered under this Policy); and

b) it is done at a medically appropriate stage after the Accident; and

c) the cost of the treatment is approved by Us in writing before it is done

8. Any Infectious Diseases which are announced or classified as a pandemic or epidemic by the World Health Organization (WHO) or health authority of Singapore. The coverage under Section 3 (Accident Medical Expense) will cease immediately from the date of the announcement and will restore when the pandemic or epidemic announcement or classification by the World Health Organisation (WHO) or health authority of Singapore is lifted

9. Effect or influence of alcohol or drugs not prescribed by a qualified Medical Practitioner and the effect or influence of drugs prescribed by a qualified Medical Practitioner for the treatment of drug addiction

10. Flying or other aerial activity except as a fare paying passenger, not as an operator or crew member, in a properly licensed aircraft operated by a licensed commercial air carrier or recognized charter company, or as passenger, not as an operator or crew member in a properly licensed private aircraft, as part of a business air travel

11. Bacterial or viral infections even if contracted by accident. This excludes bacterial infection that is the direct result of an accidental cut or wound, and any event which is provided for under Extension 2 (Bites from Insects and/or Animals) and Extension 8 (Infectious Diseases) of this Policy

12. 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, except if due to an act of Terrorism

13. Medical or surgical treatment except where such treatment is rendered necessary by Injury within the scope of this Policy

14. Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury within the scope of this Policy

15. The Insured Person participating in any professional sports, deep sea diving utilising hard helmet with air hose attachments, any kind of speed contest or racing (other than on foot), motor rallies, hunting, potholing, parachuting, sky diving, competitive snow or ice sports, caving, hang gliding, bungee jumping, ballooning, mountaineering, or rock climbing necessitating the use of guides or ropes

16. The Insured Person participating in any sports or activities in a professional capacity from which he or she could earn an income or remuneration

Sanction Limitation and Exclusion Clause

This Policy shall not be deemed to provide any cover or benefit, or pay any claim, to the extent that the provision of such cover or benefit or payment of such claim would expose the Company to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to the Company.

Conditions

1. Liabilities

We will have no liability to pay any benefits under this Policy if You or any Insured Person

a) fails 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, during the period of insurance, and upon each renewal

b) fails to properly observe and fulfil the terms and conditions of this Policy

c) makes any untrue statement

d) omits, suppresses, or incorrectly states any material information affecting the risk

e) makes any claim that is fraudulent or exaggerated or makes any false declaration or statement in support of a claim. The Company reserves the right to recover from You any amounts that may have already been paid out

2. Changes in Circumstances

If there is any change in circumstances affecting the risk, You must give Us immediate written notice and pay any additional premium that We may require. In particular, You must notify Us of any changes in occupation/business or Country of Residence of any Insured Person. If You do not provide this information to Us, We may:

a) reduce the amount payable for the claim under this Policy; or

b) refuse to pay the claim that may arise; or

c) cancel Your insurance Policy from inception

3. Misstatement of Age

If at the correct age an Insured Person 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.

4. Policy Renewal

This Policy is renewable at our option, subject to underwriting requirements being fulfilled and at the premium rates determined at that time by Us. An application for change of benefits to a different plan can only be made at renewal and is subject to our acceptance at that time. Where at renewal a request is made to hold cover, the maximum period that cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapsed for any reason whatsoever, You must pay Us a premium for the number of days the cover was held which will be calculated pro-rata on the renewal premium subject to minimum premium of S$25.00 plus prevailing GST.

5. Taking Precautions

You and all Insured Persons must at all times take reasonable precautions to prevent accidents, loss or damage.

6. Automatic Termination

Cover under this Policy for any particular Insured Person shall automatically terminate on the earliest happening of the following events:

a) on the death of such Insured Person; or

b) upon such Insured Person ceasing to satisfy any of the eligibility requirements set out in this Policy; (provided that if an Insured Person satisfies the age eligibility requirements at the commencement of a Period of Insurance, his/her cover shall not automatically terminate when he/she attains a higher age during that Period of Insurance); or

c) upon being convicted of a criminal act

7. Cancellation/Termination of Cover

a) You have the right to cancel this Policy at any time by giving written notice to Us. 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 minimum premium of S$25.00 plus prevailing GST

b) You have the right to terminate cover for any Insured Person at any time by giving Us written notice, and upon such termination, You will be granted a prorated refund of the premium paid in respect of that Insured Person corresponding to the unexpired Period of Insurance subject to a minimum premium of S$25.00 plus prevailing GST

c) We have the right to cancel this Policy or any Section of part of it by giving You thirty (30) days' written notice, and upon cancellation You will be granted a prorated refund of the total premium paid corresponding to the unexpired Period of Insurance

8. Right to Return Policy/Free Look

In the event that You are not satisfied with the Policy for any reason and there are no claims on the Policy, it may be returned to Us for cancelation with effect from inception, within fourteen (14) working days after receipt of the Policy by You. Any premium billed will be refunded without interest. This right to return Policy is applicable only to newly incepted policies.

9. Payment of Benefits

Any benefit payable under this Policy shall be paid to the Insured Person or to the Insured Person's legal representative or estate. Any payment made by Us in accordance with this condition shall in all cases finally and completely discharge Us of all our liability.

10. Expenses Covered by Other Sources

If You or any Insured Person becomes entitled to a refund or reimbursement of all or part of claimed expenses from any other source, or if there is in place any other insurance against the events covered, We will only be liable for the excess of the amount recoverable from such other source or insurance. This condition is only applicable to benefits whereby payment is on a reimbursement or indemnity basis.

11. Claim Procedures

a) Written notice shall be given to Us as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this Policy

b) A claim form obtainable from Us upon request shall then be submitted to Us within thirty (30) days after the expiry period for which the claim is made, accompanied by the necessary supporting evidence of the occurrence, character and extent of loss

c) All certificates, receipts, information and evidence required by Us shall be supplied free of expense to Us, in the form prescribed by Us

d) Failure to comply with the time and procedure stipulated for the making of a claim in this clause may invalidate the claim and no benefit shall be payable under this Policy

e) We shall have the right and the opportunity through our medical representatives to examine any Insured Person whenever and as often as may be reasonably required within the duration of any claim. In addition, We shall have the right to require an autopsy in the case of death, where this is not forbidden by law or religious beliefs. We will bear the expenses incurred in such examinations, unless the claim is proved to be invalid, in which case We shall be entitled to recover all the expenses so incurred from You

12. Legal Proceedings

No legal proceeding may be commenced against Us prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirement of this Policy. If the Insured Person shall fail to supply the requisite proof of loss as stipulated by the terms of the Policy, the Insured Person may, within a grace period of one (1) Section year from the time that the written proof of loss should have been furnished, submit the relevant proof of loss to Us with satisfactory 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.

13. Mediation/Arbitrations

All disputes arising out of this Policy may be submitted to the Singapore Mediation Centre for settlement by mediation in accordance with the mediation procedure for the time being in force, if the parties so agree. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached. If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to arbitration. Arbitration shall be conducted in accordance with the Arbitration Rules of the Singapore International Arbitration Centre.

14. Applicable Law

This Policy shall be governed by and interpreted in accordance with the laws of Singapore.

15. Contract (Rights of Third Parties) Act

A person of any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

16. 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.

17. Alterations

We reserve the right to amend the terms and provisions of this Policy, and such amendment will be applicable from the effective date of such amendment. No alteration to this Policy shall be valid unless approved in writing by an authorized person of the Company and reflected in an endorsement. Intermediary(ies) of the Company have no authority to amend or to waive any of the terms and conditions of this Policy.

18. Currency Exchange Rates

Payment of all claims and benefits will be made in Singapore currency. Charges incurred in any other currency shall be payable in Singapore Dollars on the basis of the quoted exchange rate in effect on the date such charges were incurred.

19. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

20. Subsisting Insurance

An Insured Person may only be covered under one SeniorCare Policy. Should an Insured Person try to obtain cover under more than one Policy, cover will only be effective under the Policy with the earliest issue date and the Insured Person shall not be covered under any other Policies issued subsequently, and any premiums paid under such policies shall be refunded without interest.

21. Payment Before Cover Warranty (Individual)

a) Notwithstanding anything herein contained but subject to clauses b and c hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement

b) In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate, Cover Note and Endorsement

c) In respect of insurance coverage with "Free Look" provision, the Insured may return the original Policy document to the Company or intermediary within the "Free Look" period if the Insured decides to cancel the cover during the "Free Look" period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance

22. Payment Warranty (Corporate)

a) Notwithstanding anything herein contained but subject to clause b

hereof, it is hereby agreed and declared that if the period of insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:

i) inception date of the coverage under the Policy, Renewal Certificate or Cover Notes

ii) effective date of each Endorsement, if any issued under the Policy, Renewal Certificate or Cover Note

b) In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:

i) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said sixty (60) day period

ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and

iii) the company shall be entitled to a pro-rata time on risk premium subject to a minimum of S$25.00 plus prevailing GST

If the period of insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the period of insurance.

23. Breach of Premium Warranty

It is condition precedent that this insurance Policy is issued on the basis that the named Insured has never had any insurance (for the risk Insured) cancelled due solely or in part to a breach of premium payment warranty in the last twelve (12) months.

24. 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 (sgservicecenter@libertymutual.com) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).