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Personal Accident

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.

Contents

	Introduction	3
	General Definitions	4
1.	Extensions	6
2.	Excluded Activities	6
3.	Exceptions	7
	Sanction Limitation and Exclusion Clause	7
4.	Conditions	7
	Policy Owners' Protection Scheme	10
5.	Table of Benefits	11

Introduction

The Insured having paid or agreed to pay the premium, the Company agrees subject to the terms contained herein or endorsed hereon to pay compensation to the Insured in trust for the Insured Person or in the event of death the legal personal representatives of the Insured Person upon the basis of and in accordance with the Table of Benefits in respect of Injury sustained by the Insured Person during the Period of Insurance. The Proposal made by the Insured shall be the basis of the contract.

The Policy the Schedule the Table of Benefits any Memorandum and Endorsement hereon shall be read together and considered as one contract and any word or expression to which a specific meaning has been attached in any of them shall have the same meaning wherever it appears. Any word in the masculine gender shall also include the feminine gender where applicable.

General Definitions

The following definitions apply to the Plan:

Term	Meaning
1. Accident or Accidental	A sudden unforeseen and fortuitous event that results in the Insured Person suffering death or Disablement.
2. Company	Liberty Pte Limited
3. Disablement	Permanent Total Disablement, Temporary Total Disablement or Temporary Partial Disablement that results solely, directly and independently of all other causes from Injury and which occurs within 104 weeks of the Accident in which such Injury was sustained.
4. Hospital Allowance	The amount payable in the event of hospitalisation of the Insured Person consequent upon an Accident happening during the Period of Insurance.
5. Injury	Bodily injury caused by accidental means and within 24 months from the date of the accident solely and independently of any other causes resulting in the Insured Person's death or Disablement.
6. Insured	The employer principal organisation or person named in the Schedule (or in the event of death the legal personal representatives).
7. Insured Person	The person(s) named in the Schedule.
8. 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 80dB
9. 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 sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.
10. Medical Expenses	Reasonable and customary expenses incurred for medical and surgical treatment by a qualified Medical Practitioner that is necessitated by Accidental bodily injury.
11. Medical Practitioner	A person legally licensed and duly qualified to practice medicine and surgery authorised in the geographical area of his practice who is not a relative of the Insured Person.
12. Permanent	Lasting 104 weeks from the date of Accident and at the expiry of that period being beyond hope of improvement.
13. Permanent Total Disablement	Disablement (other than loss of or loss of use of limbs or loss of sight speech or hearing) which entirely prevents the Insured Person

Term	Meaning
	from attending to any occupation or profession and having lasted a continuous period of 104 weeks and beyond reasonable hope of improvement.
14. Policy	The Policy and Schedule and any Memorandum or Endorsement attached or issued.
15. Proposal	The signed proposal and declaration and any additional information supplied to the Company by or on behalf of the Insured.
16. Temporary Partial Disablement	Disablement which prevents the Insured Person from attending to a substantial part of any occupation or profession.
17. Temporary Total Disablement	Disablement which entirely prevents the Insured Person from attending to any occupation or profession.
18. Territorial Limits	Worldwide

1. Extensions

Exposure and Disappearance

If the Insured is unavoidably exposed to the elements due to an Accident and as a result of such exposure suffers a loss for which a benefit is otherwise payable under the Table of Benefits, such a loss will be covered under the terms of this Policy. If the Insured's body has not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which the Insured was travelling in and it is reasonable to believe that the Insured has died as a result of bodily Injury caused by an Accident, the death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit shall be refunded to the Company.

Hijack

Accidental bodily Injury sustained as a direct result of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance will be covered under the terms of this Policy.

Drowning or Suffocation

Accidental bodily 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.

Murder and Assault

Accidental bodily 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.

Strike, Riot and Civil Commotion

Accidental bodily 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.

Flood and Other Convulsions of Nature

Accidental bodily Injury sustained as a direct result of flood and other convulsions of nature will be covered under the terms of this Policy.

Amateur Football

Accidental bodily Injury sustained as a direct result of amateur football will be covered under the terms of this Policy.

National Service Reservist Training

This Policy covers Injury sustained by the Insured while or during the course of serving National Service Reservist training within Singapore. Provided always that the Company shall not be liable for any Injury caused directly or indirectly as a result of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.

Treatment by Non-Western Doctors

Medical treatment by herbalist acupuncturist and bonesetters for Accidental bodily Injury sustained is covered up to S$100 per Insured Person per Accident.

2. Excluded Activities

1. Professional sports
2. Climbing or mountaineering necessitating the use of ropes or guides
3. Motor rallies
4. Racing other than
   a) on foot
   b) swimming

c) yacht racing within territorial waters

5. Diving to a depth greater than 50 metres

6. All forms of motor cycling (including pillion riding

3. Exceptions

This Policy does not cover:

1. Injury
   a) resulting from engaging in or taking part in aeronautics or aviation other than as a fare-paying passenger of a properly licensed aircraft being operated by a licensed commercial air carrier nor for the purpose of any trade or technical operation in or on the aircraft

   b) resulting from engaging in or taking part in any of the Excluded Activities

   c) due to or contributed to by pregnancy childbirth or abortion

   d) due to or contributed to or accelerated by intentional self Injury or insanity

   e) due to sickness or disease

2. Suicide.

3. Injury sustained whilst under the influence of or disablement due wholly or partly to the effects of alcohol or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered Medical Practitioner but not for the treatment of drug addiction.

4. Injury caused by or contributed to by or arising from nuclear weapon material ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any consequence whether direct or indirect of war invasion acts of foreign enemies 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 consequence whether direct or indirect of full-time military air force or naval services with any Armed Forces of any country or international authority.

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.

4. Conditions

1. It is a condition precedent to any liability on the part of the Company under this Policy that
   a) the terms hereof so far as they relate to anything to be done or complied with by the Insured and/or Insured Person and/or any other person to whom compensation may be payable are duly and faithfully observed and

b) the statements made and the answers given in the proposal hereinbefore referred to are true and complete

2. In the event of any alteration in the Occupation stated in the List of Insured Persons the Insured shall give immediate written notice to the Company and shall pay additional premium if required by the Company. In the event the Insured Person shall be engaged in any occupation in which a greater risk may be incurred than in the occupation disclosed in the proposal (without written agreement by the Company) then no claim shall be payable in respect of any Injury arising out of or in the course of such occupation.

3. Every notice or communication required by this Policy to be given to the Company shall be written and shall be delivered to the Company. Notice of any injury in respect of which a claim is to be made shall be given to the Company as soon as possible but in any case within one month of the event giving rise to the Injury.

4. All certificates information and evidence required by the Company shall be furnished at the expenses of the Insured or the legal personal representatives of the Insured Person and shall be in such form and of such nature as the Company prescribes. The Insured Person as often as required shall submit to medical examination on behalf of the Company at its own expenses in respect of any alleged Injury. The Company shall in case of death of the Insured Person be entitled to have a post-mortem examination at its own expenses.

5. If any loss insured by this Policy is covered by any other insurance the Insured must inform the Company of such duplicate cover at the time of claim. The total benefit payable for each claim for which more than one insurance Policy is applicable shall not exceed the total of eligible expenses incurred.

6. The Insured shall give to the Company before each renewal period of any change in pursuit, habits, disease, physical defect or infirmity by which the Insured Person has become affected during the previous period of insurance or of any material fact affecting this insurance. The Insured shall also give notice to the Company before effecting any other insurances against personal accident.

7. The Company shall not be bound to renew this policy and may terminate it at any time on giving seven days' notice to the Insured and thereupon the Insured shall be entitled to the refund of a proportionate part of the last premium paid in respect of the unexpired term of the Policy. This termination shall be without prejudice to any rights or claims of the Insured or the Company prior to the expiration of the notice.

8. This Policy does not cover any person over the age of 65 years old or the expiry of the Period of Insurance whichever is the latter. In the event of inadvertent inclusion of such a person in or failure to delete him from the List of Insured Persons the relevant premium shall be refunded to the Insured.

9. This Policy is not assignable and the Company shall not be affected by notice of any trust charge lien assignment or other dealing with this Policy. The receipt of the Insured or of the legal personal representative of the Insured Person shall in all cases be an effectual discharge to the Company.

10. If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted), such difference shall be referred to an arbitrator to be appointed by

the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Company. Unless any such action or suit be commenced within six months of the making of an award the Company shall not be liable to make any payment in excess of the amount of the award.

11. This Policy may be renewed with the consent of the Company from term to term, by payment of the premium in advance at the Company's premium rate in force at time of renewal. Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company.

12. 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.

13. This Policy shall be interpreted in accordance with the laws of Singapore, Malaysia or Brunei and subject to the jurisdiction of the courts of these countries in the event of any dispute.

14. In the event that the Insured is not satisfied with the Policy for any reason, it may be returned to the Company for cancellation within fourteen days of receipt and

a) any premium paid or billed will be refunded in full

b) this Policy is deemed to be voided from inception and

c) the Company shall not be liable for any claims occurring prior to the return of the Policy. This condition shall however only apply to policies issued in the name of the Insured Person. The Policy document is deemed to have been received by the Insured 3 days after the Company has dispatched it

15. 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

16. Premium 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 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 60 days of the:

i) inception date of the coverage under the Policy, Renewal certificate or Cover Note; or

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 60-day period

ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 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

c) If the period of insurance is less than 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)

17. Breach of Premium Warranty

It is a 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 12 months

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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

5. Table of Benefits

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Only in-force if the Amounts of Compensation are shown in the Schedule.

Description	Compensation (% of Principal Sum Insured)	
	Scale I	**Scale II**
1. Death	100%	
2. Permanent Disablement resulting in		
• Loss of two limbs	100%	100%
• Loss of both hand or of all fingers and both thumbs	100%	100%
• Total loss of sight of one eye or both eyes	100%	100%
• Total paralysis	100%	100%
• Injuries resulting in being Permanently bedridden	100%	100%
• Any other injury causing Permanent Total Disablement	100%	100%
• Loss of one arm between or at shoulder to wrist	100%	100%
• Loss of one leg between or at hip to ankle	100%	100%
• Loss of sight of eye except perception of light	NIL	50%
• Loss of lens of eye	NIL	50%
• Loss of four fingers and thumb of one hand	NIL	40%
• Loss of four fingers		
• Loss of thumb		
○ Both phalanges	NIL	25%
○ One phalanx	NIL	10%
• Loss of index finger		
○ Three phalanges	NIL	10%
○ Two phalanges	NIL	8%
○ One phalanx	NIL	4%
• Loss of middle finger		
○ Three phalanges	NIL	6%
○ Two phalanges	NIL	4%
○ One phalanx	NIL	2%
• Loss of ring finger		
○ Three phalanges	NIL	5%
○ Two phalanges	NIL	4%
○ One phalanx	NIL	2%
• Loss of little finger		
○ Three phalanges	NIL	4%
○ Two phalanges	NIL	3%
○ One phalanx	NIL	2%
• Loss of metacarpals		
○ First or second (additional)	NIL	3%

Description	Compensation (% of Principal Sum Insured)	
	Scale I	**Scale II**
○ Third, fourth or fifth (additional)	NIL	2%
• Loss of toes		
○ All	NIL	15%
○ Great, both phalanges	NIL	5%
○ Great, one phalanx	NIL	2%
○ Other than great, if more than one toe lost, each	NIL	1%
• Loss of hearing		
○ Both ears	NIL	75%
○ One ear	NIL	15%
• Loss of speech	NIL	50%
• Third degree burns		
○ Head		
▪ Equals to or greater than 2% but less than 5%	NIL	50%
▪ Equals to or greater than 5% but less than 8%	NIL	75%
▪ Equals to or greater than 8%	NIL	100%
○ Body		
▪ Equals to or greater than 10% but less than 15%	NIL	50%
▪ Equals to or greater than 15% but less than 20%	NIL	75%
▪ Equals to or greater than 20%	NIL	100%
Permanent total loss of use of member shall be treated as loss of member Where the injury is not specified under Scale II the Company will adopt a percentage of disablement which in its opinion is not inconsistent with provisions of Scale II.		
3. Temporary Total Disablement	Pays up to the Limit selected per week for up to two years	
4. Temporary Partial Disablement		
5. Medical Expense Reimbursement	Pays up to the Limit selected per accident	
6. Hospitalisation Allowance	Pays the Limit selected per day up to a maximum of 30 days per accident	

The Company shall not be liable to pay in respect of Death and Permanent Disablement together more than 100% of the sum insured specified in the Policy Schedule in respect of the same Accident or in any one period of insurance.

Death or Permanent Disablement must occur within twenty-four months of the event giving rise to the Injury.