



ePROTECT *personal mobility*

Important Notice

In accordance with the Insurance Act, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any Benefit from this Policy.

General Terms

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract.
2. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
3. Provided that You pay the premium in full and We agree to accept it, We shall provide the respective Insurance in the terms set out in this Policy.
4. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of the contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. Any word denoting a singular pronoun shall also mean to include the plural.
6. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

Eligibility

To be eligible under this Policy:

- (a) The Insured and/or Policy Owner named in the Schedule must be a Singapore citizen, a permanent resident of Singapore or a foreigner with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.
- (b) The Insured named in the Schedule must be at least eight (8) years of Age and not more than sixty-five (65) years of Age on the Effective Date of Insurance.

- (c) If the Insured is younger than eighteen (18) years of Age on the Effective Date of Insurance, the Insured must be:
- I. a legal child including stepchild and/or legally adopted child of the Policy Owner;
 - II. wholly dependent on the Policy Owner for financial support and not gainfully employed in any way; and
 - III. unmarried.

The Policy Owner must be at least eighteen (18) years of Age.

Payment Before Cover Warranty (Applicable to Individual Policyholders Only)

1. The premium due must be paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception 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:
 - (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 in favour of the Insurer or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception 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.
3. In respect of insurance coverage with Free Look provision, You may inform Us in writing within the Free Look period if You decide to cancel the cover during the Free Look period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

Premium Basis & Adjustment

Your Premium shall be based upon Your attained Age as at the Effective Date of Insurance. The premium rates are not guaranteed and may be increased or varied by Us upon renewal of the Policy, based on Our portfolio claims experience in this class of business. We will advise You of the change in writing at least thirty (30) days before Your Premium is increased or varied by Us.

General Definitions

You / Your means the policyholder / policy owner named in the Schedule.

Insured / His / Him / He means the person(s) named in the Schedule whom We provide the coverage for. The Insured does not have any rights to the Policy, unless He is also the policy owner.

Us / We / Our means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

Accident/Accidental means an unforeseen event of violent, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

Age means Age attained.

Benefit means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

Bicycle means a pedal bicycle or tricycle to be used by one person.

Bodily Injury means injury sustained by an Insured during the Period of Insurance and is caused by an Accident solely and independently of any other causes within fifty-two (52) weeks from the date of such Accident.

Deductible means the cumulative total amount of medical expenses which You have to bear for every Accident before any benefits are payable under Your Policy as shown in the benefits Schedule.

Effective Date of Insurance means the commencement date of insurance as specified on the Schedule.

Endorsement means written evidence of an agreed change to this Policy.

Family Member means Your spouse, parent, parent-in-law, grandparent, child, brother or sister.

Loss of Speech or Hearing means total and irrecoverable Loss of Speech or Hearing which is beyond remedy by surgical or other treatment.

Loss of Sight means physical loss of an eye or permanent and total Loss of Sight, which shall be considered as having occurred:

- (a) In both eyes if so certified by a registered fully qualified ophthalmic Specialist. However, We reserve the right to seek a second opinion; or
- (b) in one eye if the degree of sight remaining after correction is 1/60 or less on the Snellen Scale (that is seeing at one (1) foot what a person should see at sixty (60) feet) if so certified by a registered fully qualified ophthalmic Specialist. However, We reserve the right to seek a second opinion.

Loss of Hand means:

- (a) amputation of an entire hand or all four fingers and thumb from where they join the palm of the hand; or
- (b) total and permanent loss of use of an entire hand or all four fingers and thumb.

Loss of Leg means:

- (a) amputation of a foot (at or above the ankle); or
- (b) total and permanent loss of use of a foot.

Loss of Limb means loss or physical separation of a hand at/or above the wrist or a foot at/or above the ankle and shall include total and irrecoverable loss of use of hand, arm or leg.

Medical Practitioner means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. This cannot be You, Your Family Member or travelling companion, partner, business partner, employer, employee or agent.

Medically Necessary means a medical service which is:

- (a) consistent with the diagnosis and customary medical treatment for a covered disability; and
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits ; and
- (c) not for the convenience of the Insured or the physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient); and
- (d) not of an experimental, investigational or research nature, preventive or screening nature; and
- (e) for which the charges are fair, reasonable and customary for the disability.

Mobility Device means a vehicle that:

- (a) is designed to be used by one person;
- (b) has one or more wheels that operate on a single axis;
- (c) is propelled by an electric motor attached to the vehicle or by human power or both; and
- (d) does not resemble a motor car or motor cycle.

This includes (but not limited to) wheelchair, scooter, power scooter, power assisted unicycle, power assisted bicycle, hoverboard, rollerblade, roller-skate, skateboard, skate-scooter and unicycle. We **exclude** (but not limited to) a Bicycle, trolley, any wheeled baby transport (for example perambulator and stroller), motor car and motor cycle.

Period of Insurance means the period starting from the Effective Date of Insurance during which the coverage under this Policy is effective.

Pre-existing Illness shall mean disabilities or conditions that You have reasonable knowledge of. You may be considered to have reasonable knowledge of a pre-existing condition if:

- (a) You had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

Schedule means the information page that contains the details of the Insured, Benefit, Premium and Period of Insurance attached to this Policy.

Specialist means a Medical Practitioner possessing the necessary additional qualifications and expertise whose practice, by virtue of advanced training and specific examination, is limited to a particular branch of medicine or surgery.

Traditional Chinese Medical (TCM) Practitioner means a licensed or registered Traditional Chinese Medical Practitioner with the Traditional Chinese Medicine Practitioners Board in Singapore, engaging in the practice of traditional Chinese medicine and/or acupuncture (including bonesetter or chiropractor). This cannot be You, Your Family Member or travelling companion, partner, business partner, employer, employee or agent.

Coverage

Section A

Benefits Table	
Benefit 1 – Accidental Death	\$150,000
We shall pay the Benefit Amount in accordance to the Schedule of benefits stated under Your plan if during the Period of Insurance, You sustain Bodily Injury while riding on, mounting onto or dismounting from Your Bicycle or Mobility Device which results in Accidental Death within fifty two (52) weeks from the date of Accident.	
Benefits Table	
Benefit 2 - Permanent Disablement due to Accident	\$150,000
If during the Period of Insurance, You sustain Bodily Injury while riding on, mounting onto or dismounting from Your Bicycle or Mobility Device which results in Permanent Disablement within fifty-two (52) weeks from the date of Accident, We shall pay the relevant Benefit Amount in accordance to the Schedule of benefits stated under Your plan as specified below:	
(a) Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden.	\$150,000
(b) Permanent Total Loss of sight of both eyes or use of both hands and both feet or combination of these.	\$150,000
(c) Permanent Total Loss of speech.	\$150,000
(d) Permanent Total Loss of hearing in both ears.	\$150,000
(e) Permanent Total Loss of sight of one eye or use of one limb.	\$75,000
(f) Permanent Total Loss of hearing in one ear.	\$30,000
(g) Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist.	\$22,500
(h) Permanent Total Loss of use or loss by amputation of:	
i. One thumb.	\$22,500
ii. One forefinger.	\$15,000
iii. Any other finger or one big toe.	\$7,500
iv. Any other toe.	\$3,000
<u>Conditions applicable to Benefit 2</u>	
If Benefit is claimed for:	

- (a) Permanent total loss or loss of use of a limb, then no Benefit Amount shall be paid for the loss of parts of that limb.
 - (b) Permanent loss of use of parts of a limb, then the total amount payable shall not exceed the Benefit Amount payable for permanent total loss of that limb.
2. If Benefit is claimed for more than one form of Permanent Disablement sustained in any one Accident, then the total amount payable shall not exceed the Benefit Amount payable for Permanent Total Paralysis or injuries resulting in being permanently bedridden.
 3. Before We pay any benefits under Benefit 2, Permanent Disablement shall have lasted fifty-two (52) weeks from the date of the Accident and have been proven to be permanent and without expectation of recovery.
 4. Permanent Disablement Benefits shall not be payable in the event of Accidental Death in connection with the same Accident.
 5. If total amount of Benefit has been paid under Benefit 1 or Benefit 2 (a-d), this Policy shall therefore cease to apply to the Insured on whom the claim was paid.

The limit/sub-limit stated in Benefit 2 for each item is applicable to any one Accident.

Benefit 3 – Medical Expense Reimbursement (any one Accident)	\$3,000
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<p>If You sustain Bodily Injury during the Period of Insurance while riding on, mounting onto or dismounting from Your Bicycle or Mobility Device which requires medical treatment at a certified / registered clinic or hospital, We will reimburse the medical expenses incurred up to the limits specified in the Schedule of benefits stated under Your plan.</p> <p>For medical treatment by a certified / registered Traditional Chinese Medical Practitioner, We will reimburse the medical expenses incurred up to \$100 per visit and \$1,000 per Accident.</p>	
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Conditions applicable to Benefit 3:

Total Benefit claimed for both Outpatient Medical Expenses and Inpatient Medical Expenses in connection with the same Accident shall not exceed the limits specified in the schedule of benefits stated under Your plan.

The limit stated in Benefit 3 is applicable to any one Accident.

Deductible of \$200 per Accident shall apply for Benefit 3 except for treatment by Traditional Chinese Medical Practitioner.

For the avoidance of doubt, in the event You become entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under Benefit 3, We will only be liable for the excess of the amount recoverable from such other source of insurance.

Section B

Personal Liability

1. We will pay up to \$300,000 for any one occurrence or in aggregate in respect of which You become legally liable to pay as compensation in Your capacity as a private individual for:
 - (a) Accidental death or Bodily Injury to third party;
 - (b) loss or damage to property which does not belong to You nor is under the charge or control of You;
caused directly by You riding on, mounting onto or dismounting from any Bicycle or Mobility Device occurring anywhere in Singapore during the Period of Insurance.

We will also pay:

 - (a) all legal costs and expenses of litigation recovered against You by any claimant;
 - (b) all costs and expenses of legal defence incurred by You with Our written consent.
2. Under Section B, We will not pay for:
 - (a) liability in respect of loss or damage to property belonging to or in the charge or under the control of You, other than those described under Section B – Personal Liability.
 - (b) liability for death, injury or loss of or damage to property:
 - i. arising out of any deliberate, negligent or malicious act;
 - ii. arising from the ownership, possession or use of any mechanically propelled vehicle, lifts, elevator, motor vehicles, trailers, aircrafts, watercrafts or firearms;
 - iii. arising out of Your employment, business or profession.
 - (c) fines, penalties, exemplary or punitive damages.
3. The aggregate amount We will pay in respect of Personal Liability under Section B arising from any one occurrence or series of occurrence in respect of any one Period of Insurance shall not exceed \$300,000.

Section C

Bicycle Rider (Optional Cover)

1. Types of bicycle(s) we cover under Section C – Brand New and Used Bicycles and less than 2 years from **purchase date** with value more than \$1,500. We cover bicycles as being any cycle, tricycle or tandem powered by human pedalling. This includes road bikes, mountain bikes, track bikes, BMX and recumbent bicycles.
2. This cover has been designed to cover the everyday use of bicycles valued above \$1,500 subject to maximum value as shown on Your Schedule according to Plan Type, with a deductible of \$200 each and every claim. The Sum Insured will be adjusted for depreciation (based on the Schedule of Depreciation below) upon renewal.

In the event of total loss or theft, the maximum amount You will be covered after application of deductible, is the full Depreciated Value as shown below.

Schedule of Depreciation for Sum Insured of the Bicycle	
Policy Year	Depreciated Value % (applied on Original Sum Insured at Inception)
1 st year	100%
2 nd year	85%
3 rd year	70%
4 th year	55%
5 th year	40%
Above 5 th year	Non-renewable

In the event of total loss, the insurance:

- (a) shall cease with immediate effect after the claim has been paid out to You; and
- (b) there will be no premium refund.

3. We will cover you for:

Loss or damage to your bicycle arising from;

- (a) accidental damage,
- (b) malicious damage,
- (c) theft (with forcible and violent entry to the home)

Subject to the policy terms and conditions specified.

Insured Event	You are not covered for
<p>Accidental damage to Your bicycle as qualified below:</p> <p>We will cover Your bicycle for damage caused by fire, storm, impact or a crash.</p> <p>Deductible of \$200 each and every claim is applicable for this benefit.</p>	<p>Scratching or denting or any cosmetic damage that does not impair the function and performance of the bicycle or custom part or accessory.</p> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> a) misuse or abuse; b) any process of cleaning, repairing or altering your bicycle or custom part or accessory; c) wear and tear, fading, gradual deterioration; d) rust, oxidation or corrosion; e) mechanical breakdown; f) structural or latent defects or flaws; g) manufacturing or assembly defects; h) faulty design, materials or workmanship; i) crushing, cracking or deformation arising from tightening and/or clamping; j) deformation and/or warping of carbon rims associated with braking and/or overheating.
<p>Malicious damage caused to Your bicycle.</p> <p>Deductible of \$200 each and every claim is applicable for this benefit.</p>	<p>Malicious damage caused by you or a person acting with your express or implied consent.</p>

Insured Event	You are not covered for
<p>Loss or damage arising from the theft of Your bicycle from Your home subject to the following security conditions:</p> <p>(a) You must ensure that when Your bicycle is kept inside Your home, that Your home is securely locked whenever it is unoccupied.</p> <p>(b) If Your bicycle is left in a garage or storage area attached to Your home which can be directly accessed via an external door and/or window, these doors and/or windows must be locked. We will not pay any claim for theft of Your bicycle if either the bicycle itself is not locked to an immovable object or, if any external door and/or window is not locked (or securely latched if the window is not lockable) at the time of the theft.</p> <p>(c) If Your bicycle is left in an outbuilding on Your property (such as a garage or a shed not attached to Your home), it must be fully enclosed (i.e. with walls and a roof). The walls and doors must be of robust and secure construction and the doors and windows must be securely locked. The bicycle must not be visible from the outside. For the sake of clarity, D.I.Y assembly garden sheds are not regarded as robust and secure constructions under this policy.</p> <p>Deductible of \$200 each and every claim is applicable for this benefit.</p>	<p>Theft of Your bicycle from Your home;</p> <p>(a) where You have failed to comply with the security conditions detailed on left column.</p> <p>(b) by someone who lives at Your home, or is at the site with Your consent or the consent of someone who lives in Your home (including Your tenants).</p> <p>(c) if Your home has been unoccupied for longer than sixty (60) consecutive days, unless You have told us about this beforehand and we have agreed in writing to provide cover while You were away.</p> <p>(d) without clear visible evidence of forcible entry to Your home.</p> <p>(e) unless You have reported the theft to the police and provided us a copy of the police report.</p> <p>Theft of a custom part or accessory unless it is stolen together with the bicycle in the same loss event.</p>

4. Bicycle parts covered (subject to sub-limit as shown in table below) – Rear Derailleur, Front Derailleur, Cassette, Crank, Seat Post, Frameset, Stem, Handlebar, Aerobar, Shift/Brake Lever, Front Fork, Spokes, Rim and Hub.
5. In the event of accidental damage of specific bicycle parts, the maximum amount You will be covered after application of deductible, is the Depreciated Value x Sub-limit of the Bicycle Part.

Sub-limit of Bicycle Parts	
Bicycle Parts	Percentage of Sum Insured
Frameset	70%
Front Fork	10%
Each Rim	10%
Stem	5%
Cassette	5%

Front Derailleur	3%
Rear Derailleur	3%
Aerobar	3%
Handlebar	3%
Shift / Brake Lever	3%
Seat Post	3%
Crank	3%
Hub	3%

6. Optional Cover

You can extend this cover to include the following add on:

- (a) Geographical Limit Extension
- (b) Loss in Transit

Optional Coverage	
Insured Event	You are not covered for
<p>Geographical Limit Extension</p> <p>Your policy provides cover:</p> <ul style="list-style-type: none"> (a) in the Republic of Singapore, West Malaysia and Thailand (but only within 80 km of the border of Malaysia) (b) for transit by sea, only during direct sea route across: <ul style="list-style-type: none"> i. the straits between Penang and the mainland of West Malaysia; ii. the straits between Changi Point, Singapore and Tanjong Belungkor, Johor. <p>In the event of total loss or theft, the maximum amount You will be covered after application of deductible, is 50% of Depreciated Value as shown at Section C (2).</p>	<p>Territorial other than specified in the left column</p>
<p>Loss in Transit</p> <p>Loss or damage to Your bicycle which occurs whilst in transit.</p> <p>Maximum Compensation is limited to \$1,000 per bicycle for this benefit.</p>	<p>Loss or damage sustained;</p> <ul style="list-style-type: none"> (a) unless the bicycle is securely mounted to the vehicles or packaged in a container designed for the transportation of bicycles. The bicycle container must enclose the entire bicycle; (b) while the bicycle is in the custody and care of a commercial delivery, courier or freight company where You are not travelling with the bicycle.

7. Your policy does not cover custom parts or accessories. There is no cover under this policy for these items unless the bicycle is stolen or damaged in the same loss event.

This policy will not cover bicycles:

- (a) used to earn an income, such as but not limited to, delivering goods, parcels, packages or other types of courier services;
 - (b) owned or ridden by professional cyclists or sponsored cyclists;
 - (c) used for carrying passengers
 - (d) used by or in the care of any person other than Insured
 - (e) used for competition
8. Cover is subject to providing proof of ownership and condition of the bicycle. In applying for this insurance we require You to provide proof of ownership and the condition of the bicycle. This is done by You providing us with:
 - (a) two (2) digital images showing the whole bicycle (left and right hand side images), and
 - (b) one (1) digital image of the bicycle's serial number.
 - (c) a copy of the purchase receipt showing the purchase date and full details of the bicycle

9. **Replacement of Your bicycle(s)**

In the event You wish to replace Your bicycle(s) covered under Section C, You may make changes to Your existing policy to cover the replacement bicycle(s) owned by You, subject to Our assessment and approval.

Kindly contact Etiqa Customer Care at customer.service@etiqa.com.sg and provide proof of ownership and the condition of the new bicycle(s) by attaching:

- (a) two (2) digital images showing the whole bicycle (left and right hand side images), and
- (b) one (1) digital image of the bicycle's serial number; and
- (c) a copy of the purchase receipt showing the purchase date and full details of the bicycle

Types of replacement bicycle(s) We cover - Brand New and Used Bicycles and less than 2 years from **purchase date** with value more than \$1,500. We cover bicycles as being any cycle, tricycle or tandem powered by human pedalling. This includes road bikes, mountain bikes, track bikes, BMX and recumbent bicycles.

Under Section C:

- (a) The replacement of bicycle(s) is not available once a claim has been made during the Period of Insurance.
- (b) The replacement of bicycle(s) is only available during the first twelve (12) months of cover with Us. For any subsequent policy bought by You, inclusive of Section C – Bicycle Rider, item 9 will not be applicable.
- (c) In the event Your replacement bicycle(s) cover has been approved, the original policy term, as that stated in Your Schedule, will remain.
- (d) For replacement bicycle(s) valued above the original policy cover, a prorated premium will be payable by You.

10. **Cancellation of Bicycle Rider**

If You wish to terminate the cover under Section C – Bicycle Rider, We will refund the prorated premium amount due to You. A cancellation fee of \$10 will be deducted from the refundable amount.

General Exclusions

We will not pay for any loss, damage or injury, or other contingency which is in any way due to:

1. War, Invasion and Civil Commotion

- (a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war and
- (b) civil commotion assuming the proportions of or amounting to a popular uprising, military rising, mutiny, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

2. Nuclear Risks

- (a) Any injury or any loss or destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
- (b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission; and
- (c) Any Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

3. Gross Negligence, Criminal, Dishonest, Fraudulent, Malicious, Reckless or Wilful Conduct

Any loss, damage or injury arising from or contributed to by negligence, criminal dishonesty, fraudulence, any malicious, reckless or wilful act or omission committed by You.

4. Excluded Activities

Any activity not relating to the use of Your Bicycle or Mobility Device.

5. Course of Employment

Riding a Bicycle or Mobility Device in the course of employment.

6. Abnormal Conditions/State of Emergency

Any loss, damage or other contingency happened during the existence of abnormal conditions or state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions or state of emergency as declared by the local authorities.

7. Consequential Loss

Consequential losses or damages of any kind.

8. Acts of Terrorism

Any loss, damage, cost or expense or consequential to the loss however caused or contributed by, resulting from or in connection with:

- (a) Any act of terrorism, notwithstanding any provision to the contrary within this Policy or any Endorsement thereto;
- (b) Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

9. Sanction 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 Nation resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

10. Pre-existing conditions

Any pre-existing physical defect or infirmity, pregnancy, childbirth, abortion, miscarriage or any complication thereof.

11. Wilful or Intentional Acts

Any wilful or intentional acts of the Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury.

12. Intoxication

Any intoxication by alcohol or drugs not prescribed by a Medical Practitioner.

13. Mental and Nervous Disorders

Any mental and nervous disorders, including but not limited to insanity.

14. Wear and Tear

Any losses or damages arising or resulting from the wear and tear of Your Bicycle or Mobility Device.

15. Human Immunodeficiency Virus

Any condition, losses or damages resulting from a complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency Syndrome ("AIDS"), and AIDS Related Complications ("ARC"), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.

16. Other Exclusions

All claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

- (a) the Insured taking part in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation. This exclusion also applies to national service men and reservists undergoing peacetime military training and exercises;
- (b) engagement in a sport as an occupation and/or in a professional capacity and/or where the Insured Person would or could earn income or remuneration from engaging in such sport; or
- (c) rented Bicycles and Mobility Devices.

17. Cyber Risks Exclusion Clause:

(a) Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, it is understood and agreed as follows:

- i. This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

- ii. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by perils of Fire and Explosion.

(b) Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

Electronic Date Exclusion

We will not pay for any claim of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to

- i. correctly recognize any date as its true calendar date;
- ii. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
- iii. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date;

Subject otherwise to the Terms of the Policy.

General Conditions (Applicable to all Sections)

1. Residential Qualification

In the event of change of residence, You shall notify Us in writing and the Insurance shall be terminated with effect from the date You leave Singapore. For this purpose, change of residence means living or intending to live outside Singapore in excess of twelve (12) consecutive calendar months.

2. Overseas Travel / Medical Treatment

Unless otherwise specified, We shall not pay any Benefit whilst You are overseas:

- (a) if the event which may give rise to claim occurs on the purpose of business, study or vacation for a period exceeding three (3) consecutive months in any one annual Period of Insurance; or
- (b) to seek medical treatment (even though such treatment shall be upon the requirement of attending Medical Practitioner) if such treatment is available locally.

3. Free Look Period

You have fourteen (14) days from the date You receive this Policy to examine the terms and conditions of the Policy and may cancel the Policy within the foregoing 14-day period by written request to Us in which case premiums paid will be refunded, if a claim has not been made under the Policy. If the Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Where the Policy is so cancelled, We will have no liability whatsoever under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting the Policy. This provision is not applicable to any policies with Period of Insurance of less than a year and renewals.

4. Period of Cover and Renewal

This Policy shall become effective as of the date stated in the Schedule. The Policy Renewal shall be one year after the effective date and annually thereafter. On each such renewal, the Policy is renewable at the premium rates in effect at that time and any change in the renewal premium shall be notified in writing at least thirty (30) days before change is in effect. The Policy is renewable at Our option.

5. Misrepresentation/Fraud

If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims 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 Insurance shall be void.

6. Portfolio Withdrawal Condition

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. Cancellation of the portfolio as a whole shall be given by written notice to You at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.

7. Payment of Benefit

Any Benefit payable under this Policy shall be paid to You or Your nominated beneficiary, if any, as stated in the Schedule or otherwise to Your estate. Any receipt by You or Your nominated beneficiary or estate of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all of Our liabilities in respect of such Benefit.

8. Claim Procedures

- (a) All claims and relevant supporting documents must be notified to Us as soon as possible but not later than thirty (30) days after any event which may entitle You to claim under this Policy.
- (b) Any documents or evidence required by Us to verify the claim shall be provided by You at Your own expense.
- (c) Any medical examination required by Us to verify the claim shall be at Our expense.

9. Incomplete Claims

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

10. Subrogation

If We shall become liable for any payment under this Insurance, We shall be subrogated to the extent of such payment to all Your rights and remedies against any party and shall be entitled at Our own expense to sue in Your name. You shall give or cause to be given to Us all such assistance in Your power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all documents necessary to enable Us to effectively to bring suit in Your name.

11. Interest and Currency

No amount payable under this Policy shall carry any interest. Premiums and benefits payable under this Policy shall be in Singapore Dollars (SGD).

12. Other Insurance

No person shall be covered under more than one such identical personal accident Policy issued by Etiqa Insurance Pte. Ltd. In the event You are covered under more than one such Policy, We shall consider You to be Insured under the Policy which was issued first (where the benefits provided under each such Policy are identical) or which provides the greatest amount of Benefit and We shall refund any duplicated premium payment which may have been made by You or on Your behalf.

13. Notice of Trust or Assignment

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

14. Legal Proceedings

No action at law or in equity shall be brought to recover on the Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If You fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of this Policy, You may, within a grace period of one calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Policy terms, provisions and conditions. 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.

15. Alterations

We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) day prior notice in writing by ordinary post to Your last known address in Our records, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless authorised by Us and such approval is endorsed thereon.

16. Contract (Rights of Third Parties) Act 2001

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.

17. Termination of Policy

(a) Termination by the Insured

You may terminate the policy any time prior to expiry by giving Us seven (7) days' notice in writing.

- (b) **Automatic Termination**
This Insurance shall be terminated:
- i. upon the death of the Insured; or
 - ii. if the Insured ceases to be eligible on the grounds of Age, and/or Residential Qualification; or
 - iii. upon full payment of Benefit under Sections 1 or 2(a) to 2(d).
- (c) **Termination by Us**
We may give notice of termination hereof by registered post to You at Your last known address. Such termination shall become effective after thirty (30) days following the date of such notice. Your child(ren)'s coverage will be automatically terminated upon termination of Your policy.
- (d) **Premium Position Upon Termination**
In the event of termination of this policy by Us, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded to You.
- In the event of termination of this policy by You beyond the free look period, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded to You. A cancellation fee of \$20 will be deducted from the refundable amount.
- (e) **Effective Time of Termination**
This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

18. Governing Law

This Policy will be governed by and interpreted in accordance with Singapore law.

19. Condition Precedent

The validity of this Policy is subject to the condition precedent that

- (a) for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - i. the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii. a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incepts

Distribution Cost

There is no distribution cost for this product as this policy is sold without sales advice. Distribution costs include commissions and other benefits paid to sales representative.

Disputes Resolution

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time

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 or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

This policy is not a Medisave-approved policy and You may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving You 30-day notice in writing.

*If You have any existing medical condition at the policy renewal date, You may not be covered under the renewed policy for such a medical condition. If such a medical condition is covered under the renewed policy, You may need to pay additional premiums.

Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K)

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