



Singtel Home Protect

Policy Conditions

Here is **your** Singtel Home Protect Insurance policy document. Please read it to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document from time to time to avoid any misunderstanding.

If **you** have any questions after reading these documents, please contact **us**. If there are any changes that may affect the cover, please contact **us** immediately.

Important notice

The cover provided under the **policy** is based on the information **you** gave in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as **you** know or should know), otherwise the cover under the **policy** will not apply.

About the policy

The **policy** sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the **policy** during the period of insurance or any subsequent period **we** accept a premium for, as long as **you** keep to the terms and conditions of the contract of insurance between **you** and **us**.

Customer care

We are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, please contact **us**, preferably in writing.

Important – Please remember to quote **your** policy number or other reference in any communication with **us**.

Free-look provision (for non-corporate insured)

The policy has a free-look provision (that is, a provision which allows **you** to cancel the **policy** within a specific number of days and get a full refund). Under that provision, **you** can cancel the policy by writing to **us** within 14 business days from the date **you** received this policy document (the free-look period). **We** will refund the premium **you** have paid, as long as **you** have not made a claim.

If **we** sent **you** this policy document by post, **you** are considered to have received it three working days after the date **we** posted it.

The free-look provision applies only to new policies, not renewals.

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Definitions

Accident

A sudden, unexpected event which happens at an identified time and place and is the only cause of the death, **injury**, loss or damage you are claiming for.

Building

The physical structure of **your home**, including **your** garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates and fences, and renovations that were already in **your home** when you became the owner or occupier.

The building must be built of brick or concrete and roofed with tiles or other material that can withstand high temperatures for a long time.

Emergency

A sudden and unforeseen situation in or around the **building** which:

- immediately poses a risk to **your** or **your family's** health;
- creates a risk of further damage to **your** property; or
- creates unacceptable living conditions in the **building**.

Home

The house, apartment or flat **you** live in at the address in Singapore shown in the **schedule**.

Family

You and:

- **your** husband or wife;
- **your** biological or legally adopted children; and
- any other person (other than paying guests or tenants);

who permanently live with **you** in **your home**.

Home

The house, apartment or flat **you** live in at the address in Singapore shown in the **schedule**.

Hospital

An institution that is lawfully run as a hospital and:

- is run to provide full-time care and treatment to inpatients;
- has a staff of nurses;
- has one or more medical doctors available at all times; and
- has facilities for diagnosis and treatment, including (if necessary) facilities for major surgery.

This does not include any institution or special unit used mainly:

- as a clinic, nursing home, rest home or convalescent home, or a similar establishment;
- as a health hydro, spa or nature-cure clinic; or
- for the treatment of drug or alcohol addiction.

It also does not include any institution for mental or behavioural disorder, or the psychiatric department of a hospital.

Household contents

Any moveable household item in **your home** or on the **building**, except for:

- motor vehicles, watercraft, and their accessories;

- money, securities, certificates and documents of any kind;
- pets or livestock; and
- property owned or held by **you** or **your family** in connection with any business, profession or trade.

Injury

Bodily injury caused by an **accident** (not by any medical condition, illness, disease, physical wear and tear or mental disorder).

Insured perils

The insured perils are as follows.

- Fire, lightning and thunderbolt.
- Explosion.
- Aircraft and other flying devices (including drones), and pieces or articles dropped from them.
- The **building** being hit by any road vehicle or animal that **you** or any member of **your family** do not own and are not responsible for.
- Smoke damage caused by a sudden or unusual fault in any heating or cooking appliance or equipment in **your home**, but not smoke damage to the appliance or equipment.
- Bursting or overflowing of domestic water tanks, apparatus or pipes, but not:
 - damage to the tank, apparatus or pipes; or
 - the cost of tracing the source of a leak.
- Riot, strike or civil commotion.
- Malicious damage, whether or not it is committed in the course of a disturbance of the peace.
- Burglary, when force or violence is used to break into or out of **your home** (or to try to break into or out of **your home**).
- Storm (including hurricane, hail, cyclone, typhoon, high winds and gales), earthquake and volcanic eruption.
- Flood caused by the sea, storm, bursting or overflowing water mains, overflowing river, lake or other watercourse, or any other flow or build-up of water coming from outside **your home**.

Insured person

An insured person is any of the people covered by the policy. Those people are **you** and:

- **your** husband or wife;
- **your** parents or parents-in-law; and
- **your** children (including stepchildren and legally adopted children);

who permanently live with **you** in **your home**.

Jewellery

Items made of or containing precious metals, or containing precious or semi-precious stones, including bangles, bracelets, brooches, cufflinks, earrings, lockets, necklaces, pendants, and rings.

Legal documents

Documents including ID cards, work permits, passports, driving licences, birth certificates, deed polls, and other legal documents which identify you, state some contractual relationship with you or grant you any rights.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised and licensed to practise medicine and surgery in the relevant country.

The medical practitioner cannot be **you** or any member of **your family**, or:

- any member of **your** or their **family**;
- **your** or their business partner, employer, employees or agent; or
- any person related to **you** or them in any way, including by marriage or adoption.

Period of insurance

The policy period set out in the order confirmation email you received when you took out this insurance.

Permanent disability

Any disability that:

- is set out in the table of benefits in section 3;
- has lasted for a continuous period of at least 12 months from the date of an **accident**; and
- a **medical practitioner** has certified as permanent.

Personal belongings

Articles designed to be worn or carried by a person (for example, clothing, **valuables**, camera equipment and so on), except money and items that are used in connection with any business, profession or employment, or articles insured under a separate policy.

Personal mobility device

A vehicle that:

- has one or more wheels on a single axis;
- is propelled by an electric motor; and
- has a maximum speed of 25km per hour.

Examples include hoverboards, power scooters and power-assisted unicycles.

Policy

The contract of insurance between **you** and **us**. The policy is made up of **your** application form, **your** declarations, the **schedule**, the certificate of insurance and any endorsements **we** have issued for **your** cover.

Policy start date

The commencement date shown in the order confirmation email you received when you took out this insurance.

Pre-existing medical condition

This means:

- any condition, illness, disease, **injury**, disability or birth defect which **you** or the relevant **insured person** has ever received medical advice for, been diagnosed with, been hospitalised with, received medical treatment for or been prescribed drugs for; or
- any signs and symptoms that appeared in the 12-month period before the **policy start date** or the date the **policy** was renewed and for which a person could reasonably be expected to have received medical advice or counselling, undergone investigation, had diagnostic tests, received medical treatment, had surgery, been hospitalised or been prescribed drugs.

Renovations

Any fixture, installation, addition, home improvement or decoration in **your home** made by **you** (such as flooring, built-in wardrobes and air-conditioners), but not including any part of the **building**.

Schedule

The document containing your details, details of **your home** and the **period of insurance**. The schedule forms part of the **policy**.

Valuables

Jewellery, watches, pens, antiques, paintings, furs, works of art, curios, stamps or coin collections belonging to **you** or any member of **your family**

We (us, our)

Great Eastern General Insurance Limited.

You (your)

The person named in the order confirmation email you received when you took out this insurance.

What the policy covers

Section 1 – Fire and Insured Perils

The **policy** covers loss of or damage to the items shown in the table below that are owned by **you** or any member of **your family**, if the loss or damage is caused by any of the **insured perils** at **your home** during the **period of insurance**.

We will pay up to the sum insured shown in the table below.

Items	Sum insured
Household contents, valuables and personal belongings	S\$40,000
Renovations	S\$40,000
Legal documents	S\$300
Total sum insured under section 1	S\$80,300

We will decide whether to repair, reinstate or replace the item or pay a cash amount to cover the loss or damage.

Maximum limits

- a) The most **we** will pay for loss of or damage to **valuables** is:
 - S\$2,000 for any one article; and
 - a total of 35% of the total sum insured under this section.
- b) The most **we** will pay for loss of or damage to laptops and computers (including accessories and batteries) is S\$2,000 in total.
- c) The most **we** will pay for loss of or damage to **personal mobility devices** and pedal cycles that do not have an electric motor (including all parts, equipment upgrades or equipment which form part of the pedal cycle and are essential for it to be used) is S\$1,000 in total.

Pairs and sets

If a lost or damaged item is part of a pair or set of articles, **we** will not pay more than the value of the particular item which is lost or damaged (regardless of any special value a complete, undamaged pair or set would have), up to the appropriate proportion of the sum insured for the pair or set.

Exclusions to section 1

This section of the **policy** does not cover the following.

- a) Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
- b) Any loss or damage resulting from **your home** or the **building** waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
- c) Unexplained loss or mysterious disappearance.
- d) Theft or attempted theft carried out by **you** or any member of **your family**.
- e) Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.
- f) Broken or scratched glass or other brittle or fragile items (other than camera lenses), unless the breaking or scratching was caused by fire or theft.

Basis of settling claims under section 1

- a) For partial damage, **we** will pay the cost of reasonable and economical repairs to return the item to a condition substantially the same as, but no better or more extensive than, the condition when new. However, if the repair is not carried out within 12 months of the damage arising, **we** will pay the cost of reasonable and economical repairs less an amount for wear and tear or depreciation (loss of value over time or through use).
- b) For total loss, **we** will pay the full cost of replacing the item without making any deduction for wear and tear or depreciation (except for clothing, curtains and bedding), as long as the replacement is substantially the same as, but no better or more extensive than, the item was when new.

Section 2 – Personal liability

The **policy** covers the amount **you** or members of **your family** have to pay, including any amounts awarded against **you**, and **your** legal costs (if **we** agree to this in writing), as a result of being legally liable for:

- accidental **injury** to or accidental death of a third party; or
- accidental damage to a third party's property;

that was caused during the **period of insurance**.

The most **we** will pay in total for any one event or series of events that gives rise to legal liability is **S\$500,000**.

After the death of any person entitled to cover for legal liability under this section, **we** will provide cover for that liability to the person's legal representatives, as long as the representatives keep to the **policy** in the same way as the person who died would have had to keep to.

A legal representative's legal liability will not be covered under this section.

Exclusions to section 2

This section of the **policy** does not cover the following.

- a) **Injury** to any member of **your family**.
- b) **Injury** to any person who, at the time the **injury** was caused, was providing services under a contract of employment or contract for service with **you**, whether or not that contract was in writing.
- c) Damage to property that:
 - **you** or any member of **your family** or household; or
 - any person providing services under a contract of employment or contract for service with **you**, whether or not that contract is in writing;owns or is responsible for.
- d) **Injury** or damage arising out of or in connection with:
 - **your** profession or business;
 - the use of lifts, elevators, motor vehicles, **personal mobility devices**, watercraft, aircraft or flying devices (including drones); or
 - anything supplied, repaired, altered or treated by **you** or any member of **your family**, or on **your** or their instructions, except for food and drink served by **you** or **your family** in **your home**.
- e) Any liability **you** or **your family** have under an agreement, if **you** or **your family** would not have had that liability had the agreement not existed.
- f) Any liability resulting directly or indirectly from any communicable disease carried by **you**, any member of **your family** or **your** pet.
- g) Any liability caused by or in connection with **you** or any member of **your family** owning a dog that is unlicensed or is a breed that falls within the Animal and Veterinary Service of Singapore's list of specified dogs.
- h) Any liability, **injury**, loss or damage caused by or in connection with alterations, additions and repairs to **your home** or the **building**, or caused while **your home** or **the building** is being renovated or undergoing building work.

- i) Any loss or damage caused by or in connection with:
 - vibrations;
 - interference affecting the support provided by the land or to the **building** or other property; or
 - subsidence, landslip or other movement of earth.
- j) Any liability arising out of libel (making a false written statement that damages a person's reputation) or slander (making a false spoken statement that damages a person's reputation).
- k) Any liquidated damages (agreed estimated damages rather than actual amount of the loss) awarded under any penalty clause in a contract, or any punitive or exemplary damages (that is, damages intended to punish or make an example of **you**, rather than to compensate the third party).

Territorial limits

This section covers liability arising:

- in Singapore; or
- anywhere else in the world (except the USA and Canada) during travel abroad that lasts no more than 90 days in a row in any one **period of insurance**.

Jurisdiction

The cover provided by this section applies only to judgments that were first made by a competent court in Singapore.

Section 3 – Family personal accident

We will pay compensation if, during the **period of insurance**, an **insured person**:

- suffers an **injury** while in **your home**; and
- that **injury** results in death or **permanent disability** within three calendar months of the **accident** that caused it.

We will pay compensation for each **insured person** who suffers an **injury**. The amount we pay will be a percentage of the sum insured (S\$10,000) per **insured person**. The percentages are set out in the table of benefits below.

The most we will pay in total under this section in a **period of insurance** is S\$50,000.

The most we will pay in total for each **insured person** is S\$10,000.

Table of benefits

Death or permanent disability (The compensation would be paid to you or, after your death, to your legal personal representative.)		Percentage of sum insured
A	Death	100%
B	Permanent disability (as certified by a medical practitioner) <ol style="list-style-type: none"> 1. Total paralysis 2. Total and permanent loss of all sight in both eyes 3. Total physical loss of, or total and permanent loss of use of: <ol style="list-style-type: none"> (a) one or both hands at the wrist (b) one or both arms at the shoulder (c) one or both arms between the shoulder and the elbow (d) one or both arms at or below the elbow (e) one or both legs at the hip (f) one or both legs between the knee and the hip (g) one or both legs at or below the knee 	100% 100% 100%

Age limit

This section does not cover any **insured person** aged under one or over 70 at the **policy start date**.

Exclusions to section 3

This section of the **policy** does not cover any claims caused by or resulting from the following.

1. The effect or influence of alcohol or drugs not given in **hospital** or prescribed by a **medical practitioner**, and treatment in connection with drug or alcohol addiction.
2. Self-inflicted injury, suicide or any attempted suicide, intentional self-harm (whether sane or insane)
3. Insanity and nervous or mental disorders of any kind.
4. Sexually transmitted disease, HIV (**human immunodeficiency virus**), AIDS (acquired immunodeficiency syndrome) or any AIDS-related condition.
5. **You** deliberately putting yourself in danger (except when trying to save a person's life).
6. Any **pre-existing medical condition**.
7. Pregnancy, childbirth or miscarriage, or any associated conditions or complications.
8. Any kind of disease, sickness, parasite or infection, other than bacterial infection arising as a result of an accidental cut or wound.
9. The direct or indirect consequence of any **injury** (for example, cancelled trips and time off work).
10. Dental surgery or treatment, unless it is needed as a result of an **accident**.
11. Cosmetic or plastic surgery, unless it is needed as a result of an **accident**.
12. Food poisoning.
13. Any condition, allergic reaction, cut or wound arising from contact with an insect or animal.

Section 4 – Home improvement

If a **permanent disability** claim is made under section 3, **we** will reimburse the necessary cost of the following home improvements or modifications to **your home**.

- Slip-resistant treatment to flooring
- Grab bars
- Foam flooring
- Ramps within **your home** or at the main entrance to **your home**
- Camera-monitoring system or emergency-alarm system

The most we will pay during a **period of insurance** is S\$500.

Section 5 – Singtel bill protection

(a) Death or permanent disability

If **you** suffer an **injury** during the **period of insurance** as a result of an **accident** in Singapore, and that **injury** results in death or **permanent disability** within three calendar months of the **accident**, **we** will reimburse **your** Singtel monthly bill (as long as the bill is in **your** name at the time of the **accident**).

The most we will pay is S\$80 per month for up to 12 months.

Exclusions to section 5 (a)

This section of the **policy** does not cover any claims caused by or resulting from the following.

1. The effect or influence of alcohol or drugs not given in **hospital** or prescribed by a **medical practitioner**, and treatment in connection with drug or alcohol addiction.

2. Self-inflicted injury, suicide or any attempted suicide, intentional self-harm (whether sane or insane)
3. Insanity and nervous or mental disorders of any kind.
4. Sexually transmitted disease, HIV (**human immunodeficiency virus**), AIDS (acquired immunodeficiency syndrome) or any AIDS-related condition.
5. **You** deliberately putting yourself in danger (except when trying to save a person's life).
6. Any **pre-existing medical condition**.
7. Pregnancy, childbirth or miscarriage, or any associated conditions or complications.
8. Any kind of disease, sickness, parasite or infection, other than bacterial infection arising as a result of an accidental cut or wound.
9. The direct or indirect consequence of any **injury** (for example, cancelled trips and time off work).
10. Dental surgery or treatment, unless it is needed as a result of an **accident**.
11. Cosmetic or plastic surgery, unless it is needed as a result of an **accident**.
12. Food poisoning.
13. Any condition, allergic reaction, cut or wound arising from contact with an insect or animal.

(b) Disruption to services

If the Singtel services at **your home** are disrupted for at least 24 hours as a result of any of the **insured perils**, **we** will reimburse **your** Singtel monthly bill.

The most we will pay is S\$280 per month for up to three months. The amount we pay will reflect the number of full days the service was disrupted for.

This section does not cover any disruption of less than 24 hours.

Exclusions to section 5 (b)

This section of the **policy** does not cover the following.

1. Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
2. Any loss or damage resulting from **your home** or the **building** waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
3. Unexplained loss or mysterious disappearance.
4. Theft or attempted theft carried out by **you** or any member of **your family**.
5. Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.
6. Broken or scratched glass or other brittle or fragile items (other than camera lenses), unless the breaking or scratching was caused by fire or theft.

If you are hospitalised overseas for a period of at least 24 hours due to an accident, we will reimburse your Singtel mobile phone bill from the date you are hospitalised until the end of your trip. The most we will pay is the maximum limit that applies to this section for your selected plan, as shown in the summary of benefits.

You must provide your Singtel mobile phone bill, showing your name and mobile phone number, to support your claim.

Section 6 – Home assistance services

If there is an **emergency** at **your home** during the **period of insurance**, **we** will reimburse up to S\$120 per event (for up to two events in a **period of insurance**) for any of the following services.

(a) Electrical services

If there is an electrical power failure or blackout due to a burnt fuse in **your home**, **we** will cover the cost of repairs to the main electrical board, power sockets, wall switches and electrical wiring.

What is not covered

- Repairing or replacing faulty, damaged or broken-down electrical appliances like TVs, refrigerators, water heaters, ovens and so on
- Spare parts
- Services needed within one month from the **policy start date**

(b) Plumbing services

If you have a clogged water-supply system, clogged drainage system or leaking water pipe in **your home**, **we** will cover the cost of clearing the blockage or replacing or repairing the burst pipes.

What is not covered

- Concealed pipes
- Leaks from roofs, ceilings, water heater, shower heads, taps
- Spare parts
- Services needed within one month from the **policy start date**

(c) Locksmith services

We will cover the cost of a locksmith repairing or replacing damaged locks or unlocking any doors in **your home** if this is necessary after force or violence has been used to break into **your home** (or to try to break into your home).

What is not covered

- Loss or damage arising while **your home** is left unoccupied for more than 60 days in a row
- Spare parts
- Services needed within one month from the **policy start date**

(d) Air-conditioning services

If the air-conditioner unit in **your home** is not working or cannot be switched on due to a faulty compressor motor or fan, mechanical breakdown or gas leakage, **we** will cover the cost of repairing the unit.

What is not covered

- Water leaks or odour due to lack of maintenance
- Claims when the unit has not been serviced in the previous six months
- Noisy air-conditioner vents or faulty ventilation ducts
- Spare parts
- Services needed within one month from the **policy start date**

(e) Pest-control services

If your **home** is infested with pests (including bees and termites), **we** will cover the cost of pest-control services.

What is not covered

- Services needed within one month from the **policy start date**

General conditions that apply to the whole policy

1. Cancellation

We can cancel the **policy** by giving **you** 30 days' notice in writing. This would not affect any claim that arose before the date the **policy** ends. If **we** cancel the **policy** or Singtel stops offering the cover, **your** cover will continue for the remainder of the **period of insurance** and we will not refund any premium.

You can cancel the **policy** at any time during the **period of insurance** by giving us notice in writing or by calling us. The **policy** will end one day after the date **we** receive your notice. We will not refund any premium.

You can cancel the **policy** within 14 business days from the date **you** received this policy document (the free-look period) and receive a refund any premium you have already paid, as long as a claim has not arisen.

If **we** sent **you** this policy document by post, you are considered to have received it three working days after the date **we** posted it.

If **you** end **your** Singtel broadband plan, your cover under the **policy** will continue until you cancel it or until the end of the **period of insurance**. We will not refund any premium.

2. Personal information

We can pass any information **we** have about **you** to **our** associated people and companies, or any independent third parties within or outside Singapore, if **we** need to do so during the course of arranging or managing the **policy** and any claim.

3. Damage to data or software

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the **policy**.

- a) Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss such as loss of business or earnings), unless the loss of or damage to data or software is a direct result of physical damage to property.
- b) Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

4. Governing law

The **policy** will be governed by and interpreted in line with the laws in Singapore.

5. Keeping to the policy

We will only be liable under the **policy** if **you** and **your family** keep to all the terms, conditions and endorsements of the **policy**.

6. Reasonable care

You and **your family** must take all reasonable care and precautions to protect the safety of yourselves and all property insured.

7. Contracts (Rights of Third Parties) Act

The policy conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

8. Renewal

We are not obliged to send you notice of a renewal premium becoming due, or to renew the **policy**.

9. Anti-bribery

This cover will not apply if Singtel or their subsidiaries (referred to together as the group), or any of the group's directors, officers, managers, employees or agents, are involved in (or have ever been involved in) any activity or behaviour which breaks or is likely to break any law, rule or regulation relating to bribery, corruption or similar activities.

The group must have detailed policies and procedures in place to prevent laws, rules and regulations from being broken.

General exclusions that apply to the whole policy

1. The **policy** does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.

- a Nuclear weapon.
- b Ionizing radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.
- c Any part of your home or any insured property being confiscated, seized, detained or occupied by any government authorities.
- d War, invasion and hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution uprising or overthrowing of power.

If we think that this exclusion prevents the policy from covering any loss or damage, the loss or damage will not be covered unless you can prove that this exclusion does not apply.
- e Indirect or consequential loss or damage of any kind, unless any part of the policy states otherwise.
- f The deliberate behaviour, act or failure to act of you or any member of your family.
- g Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate, wear and tear, depreciation (loss of value over time or with use), the process of cleaning, dyeing, repairing or restoring any item, the action of light or atmospheric conditions, moths, insects, vermin or any other gradual cause.

2. Communicable disease

Regardless of anything to the contrary set out in this policy document, the **policy** does not cover any actual or alleged loss, liability, damage, disease, **injury** or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, arising from or in connection with a communicable disease, or the fear or threat of a communicable disease.

For the purpose of this exception, a communicable disease is any disease which can be spread from one organism to another by a substance or agent, including (but not limited to) a virus, bacterium, parasite or organism, whether living or not, and where:

- the method the disease spreads by, whether directly or indirectly, includes (but is not limited to) through droplets or particles in the air, bodily fluids or contact with any surface or object – solid, liquid or gas; and
- the disease, substance or agent can cause bodily injury, illness, emotional distress, damage to health or well-being, or damage to property.

3. Cyber loss

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover cyber loss.

Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with, any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or accident; or
- act of not meeting legal or regulatory requirements;

involving any person or group having access to or using any data or computer system.

For the purpose of this exception, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

4. Electronic date

The **policy** does not cover any claims directly or indirectly caused by or arising from any computer, electronic equipment, microchip, circuit, device, or software failing to:

- correctly recognise any date;
- save or correctly interpret, process or apply any data, information or instruction as a result of any date being wrong; or
- save or correctly interpret, process or apply any data as a result of any command or program not working on or after a particular date.

5. Sanctions

We will not be considered to have provided cover, and will not be liable to pay any claim or provide any benefit under the **policy**, if doing so may, in our opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulations set out by any state, country or organisation that operates across national borders (sanctions).

If **you, your family** or any party associated with the **policy**, such as a policyholder, beneficial owner, **insured person** or beneficiary (an associated party):

- is marked or listed as a person that sanctions apply to;
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to sanctions;

we may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close-out any financial product or investment
- c) Cash in any financial product or investment
- d) Hold back any payment, transfer of money, refund or benefit
- e) Suspend any payment, transfer of money, refund or benefit
- f) Refuse or reject any transaction or request
- g) Take any step or action necessary to remove, reduce or minimise the possibility of **us** breaking or going against any sanctions

You and any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

6. Terrorism

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover any actual or alleged loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with terrorism.

For the purpose of this exception, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- Designed to scare or intimidate the public or any section of the public.

The **policy** also does not cover any loss, damage, cost or expense directly or indirectly caused by or in connection with action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exception prevents the **policy** from covering any loss, damage or liability, and **you** disagree, **you** must provide proof that this exception does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exception cannot be enforced, the rest of it will still apply and can be enforced.

7. Asbestos

The **policy** does not cover any actual or alleged loss, damage or liability directly or indirectly caused by, or arising from or in connection with, asbestos.

Claim conditions that apply to the whole policy

1. Abandonment of claim

If **we** reject any claim under the **policy**, and the matter is not referred to arbitration (as set out below) within 12 calendar months from the date of our decision, that claim will be considered to have been abandoned and **you** cannot continue with it.

2. Arbitration

Any dispute arising out of or in connection with the **policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore, in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English by three arbitrators in Singapore.

3. Reporting claims

If anything that could give rise to a claim under the **policy** happens, **you** (or **your** personal representatives, in the case of a claim under section 3) must do the following.

- a) Give **us** written notice of the event as soon as possible, which must be within 14 days.
- b) If there has been any loss of money, or any theft, malicious damage or vandalism (or any attempt to do such things), report the matter to the police.
- c) Provide full written details of the event as soon as possible, and always within 30 days of the event. **You** will need to pay any expenses of providing the information **we** need.
- d) Immediately send to **us** every letter, writ, summons or other document **you** or any member of **your family** receives in connection with the claim, without responding to it.
- e) Give **us** all the information **we** reasonably need and ask for.
- f) In the case of a claim under section 2, give **us** all the information and assistance **we** need to settle or defend any claim against **you**, or to make a claim, in **your** name, against a third party.

You or **your** personal representative, as appropriate, must not:

- pay, or agree to pay, any costs for making good any loss or damage, unless **we** have agreed to this in writing; or
- negotiate, pay or settle any claim, admit any blame, or offer or promise any payment without **our** permission in writing.

4. Fraud

If any claim under the **policy** is false or fraudulent in any way, **we** will not pay the claim and all cover under the **policy** will end without a refund of premium.

5. Other insurance

Sections 1, 2, 4, 5 and 6 of the **policy** do not cover any loss, damage or liability which is insured by (or would have been if **you** did not have the **policy**) any other insurance, except for any amount over that which would have been paid under all other insurances if **you** did not have the **policy**.

6. Our rights in proceedings

We are entitled to do the following.

- a) When any loss or damage covered under the **policy** happens, **we** can enter any building the loss or damage happened in, take possession of the damaged property, and deal with that property in a reasonable way **we** see fit.
- b) **We** can act on **your** behalf, and in **your** name, to conduct, control and settle any claims made against **you**. **We** can also start proceedings in **your** name, but at **our** expense and for **our** benefit, to recover compensation from any third party liable for anything covered by the **policy**.
- c) For claims under section 2, when **we** have paid **you** the limit of indemnity shown in the **schedule**, or any smaller amount the claim was settled for, **we** will have no further control of or liability under that section in connection with the claim, except for costs or expenses that can be recovered from **you** or that **we** agreed to in writing before we settled the claim.

7. Our rights of recovery

We can recover, from **you** or **your** legal representatives, the full amount which **we** paid for any claim and that **we** were not liable to pay.

8. Taking over your rights of recovery

When **we** have paid a claim under the **policy**, **we** have all rights to recover the amount **we** paid from any person, company or organisation liable for the loss, damage or **injury**. **You** must not take any action that would affect these rights, and **you** must give **us** all the help and information **we** need to recover the amounts due to **us**.

9. Transfer of interest

Unless any part of the **policy** states otherwise, nothing in this policy document gives anyone other than **you** and **your** legal representative any rights against **us**.

You cannot transfer **your** rights, benefits and claims under the **policy** without **our** permission in writing.

If any claim under the **policy** relates to the property of any person other than **you**, that person cannot make the claim and **we** are not obliged to make any claim payment to them. **We** will have no liability to any person other than **you**. **You** must make all claims. When **we** settle a claim, all **our** liability for that claim will end.

Policy Owners' Protection Scheme

This **policy** is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for **your policy**, **you** do not need to take any action. For more information on the benefits covered under the scheme, contact us or visit the General Insurance Association website (www.gia.org.sg) or the SDIC website (www.sdic.org.sg).