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 Co. Reg. No. 200412212G

ACTIVE VALUE PLAN

Here is your Active Value Plan. Please read it now, to make sure that You have the cover You need. It is important that this Policy document together with its Schedule, and any amendments or endorsement issued from time to time are read together to avoid any misunderstanding.

FREE LOOK PERIOD

If We are issuing this Policy to You for the first time, We will give You a "Free Look" period of 14 business days from the date You receive the Policy. If within these 14 days You tell Us that You do not want the Policy, We will cancel it from its start date and refund in full the premium You have paid so long as no claim has arisen. Please note You are assumed to have received the Policy within 3 days after We despatch it. The Free Look will not apply to renewals of Your Policy with Us.

DEFINITIONS OF WORDS

Accident
 An event which happens suddenly, solely and directly caused by violent and external means and give rise to a result which the Insured Person did not intend or anticipate.

Commencement Date
 Original inception date of cover under this Policy as shown in the Schedule.

Hospital
 An institution which is legally licensed as a medical or surgical hospital in the country in which it is located to provide service primarily for reception, care and treatment of injured persons as in-patients under the constant supervision of a Physician. These exclude nursing, rest homes or convalescent homes, institutions for treatment of substance abuse, mental institutions or geriatric wards and places for drug addicts or alcoholics or for any similar purpose.

Hospitalisation
 The Insured Person's confinement in a Hospital for a continuous uninterrupted period of at least 24 hours upon the advice of and under the regular care and attendance of a Physician for which the Hospital makes a charge for room and board.

Insured Person
 Each of the persons described as such in the Schedule who meets the eligibility criteria set out in General Condition 3 of the Policy.

Injury
 Bodily injury suffered anywhere in the world caused solely by Accident and not by sickness, disease or gradual physical or mental wear and tear.

Nominated Account
 The POSB/DBS Bank account selected by the Insured as the account to be debited or charged with the premiums due on this Policy.

Pre-existing Conditions
 Any Injury, illness, condition or symptom which existed before the Commencement Date of the Policy for the Insured Person concerned:

- for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable, or
- which before the Commencement Date of the Policy presented signs or symptoms of which the Insured Person was aware or should reasonably have been aware.

Policy Year
 A period of twelve (12) consecutive months starting from the Commencement Date of this Policy and each consecutive period of 12 months for which this Policy remains in force.

Physician
 A properly qualified medical practitioner licensed by the competent Medical Authorities of the country in which treatment is provided to practice Western medicine and surgery, and who in rendering such treatment is practicing within the scope of his or her licensing and training.

Schedule
 The Schedule containing details of the Insured Person(s), type of cover selected and the Period of Insurance. The Schedule forms part of the Policy.

Total and Permanent Loss
 Permanent, physical severance or total and irrecoverable loss of use.

Total and Permanent Loss of Limb(s)

- a) Physical severance at or above the ankle or total and permanent loss of use of a complete foot or leg; or,
- b) Physical severance of the thumb and four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand) or severance or total and permanent loss of use of a complete hand or arm.

Usual Country of Residence
 The country in which the Insured Person is usually living at the Commencement Date.

We, Us, Our, the Company
 MSIG Insurance (Singapore) Pte. Ltd.

You / Your / the Insured
 The policyholder named as Insured in the Schedule.

THE BENEFIT

SECTION 1 – PERSONAL ACCIDENT

We will pay You:
 The compensation for death or disablement or events (the Results) as described below if the Insured Person suffers Injury during the Period of Insurance which within 104 weeks of its happening is the sole cause of the death or such disablement or events.

| RESULTS | | COMPENSATION |
|---------|--|---|
| A. | Death | The Sum Insured specified in the Schedule. |
| B. | Total and Permanent Disablement Permanent loss or disablement as specified below that is certified by a Physician: | A percentage of the Sum Insured specified in the Schedule. The percentage payable is shown below against each Result: |

| | RESULTS | COMPENSATION |
|----|---|---|
| | 1. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind | 100% |
| | 2. Total and Permanent Loss of sight in both eyes | 100% |
| | 3. Total and Permanent Loss of two or more Limbs | 100% |
| | 4. Total and Permanent Loss of sight in one eye and one Limb | 100% |
| | 5. Total and Permanent Loss of speech | 100% |
| | 6. Total and Permanent Loss of hearing in both ears | 100% |
| | 7. Total and Permanent Loss of sight in one eye | 50% |
| | 8. Total and Permanent Loss of one Limb | 50% |
| | 9. Total and Permanent Loss of hearing in one ear | 25% |
| C. | <p>Daily Hospitalisation Benefits</p> <p>Hospitalisation of an Insured Person in the Hospital as a direct result of any Injury certified by a Physician.</p> | <p>The daily benefit specified in the Schedule for each day of Hospitalisation up to 180 days from the commencement of the first Result to occur.</p> |

COMPENSATION LIMITS IN RESPECT OF ANY ONE INSURED PERSON

- Compensation will not be payable for:
 - any specific item of Result B where that item is also comprised in any other item of Result B for which a greater amount of Compensation is payable in the circumstances.
 - Result A in addition to any Result B if caused by the same Accident, except that if a payment has been made under any part of Result B and death occurs subsequently solely caused by and within 104 weeks of the Accident, then We will pay any difference if the Compensation payable for Result A is greater than that already paid for Result B.
 - more than 100% of the Sum Insured for Result A or Result B (whichever is the higher) in the aggregate for any or all of Results for any one Insured Person.
 - Result B(1) until 26 weeks have elapsed since the happening of the Injury. If We are reasonably satisfied that the disablement from employment is total and permanent, We may partly or wholly waive this waiting period.
- Result C will be payable when the total amount has been agreed, or at Your request at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt by Us of written notice of the Injury.
- The limits of compensation specified above will apply regardless of the number of times the Policy is renewed.

SECTION 2 – PERSONAL EFFECTS

We will indemnify You up to the Sum Insured for the physical loss of or damage to Personal Effects anywhere in Singapore caused by Robbery (with violence or threat of violence).

We will pay for the cost of replacement or repair of the article(s). Save for loss or damage to clothing, We will not deduct an amount for wear and tear.

“Personal Effects” means clothing, musical and photographic equipment, laptop computer, jewellery, watches and other personal property that the Insured Person normally wears or carries with him/her for social and domestic purposes all owned by the Insured Person.

Personal Effects do not include: property held for business or professional purposes, household goods, furniture, furnishings, glassware, domestic appliances, food, animals, Money, credit card, debit card, cash card, and any property that is unlawful.

“Money” means coins, currency notes, bank notes, bullion, stored value travel ticket, cheques, traveller’s cheques, postal or other money orders.

Limit of Amount Payable

The maximum that We will pay during any one Policy Year shall not exceed in the aggregate the Sum Insured specified in the Schedule.

Provided that We will not pay more than S\$250 in respect of any one item or article.

Conditions Specific to Section 2

- Upon the happening of any loss or damage giving rise to a claim under this Section 2, We will pay the cost of repair of each item that is partially damaged, or replacement as new if it is totally lost or destroyed, subject to the repairs or replacement being carried out within a reasonable time.
- If a damaged item can be repaired but the repair is not carried out, We will pay the reduction in the value of the item as a result of the loss or damage up to the estimated cost of the repair.
- If an item has been totally lost or destroyed or cannot be satisfactorily repaired and a replacement is not carried out, We will pay the value of the item at the time of the loss or damage.
- We will not pay for the replacement of, or work on, any undamaged or remaining items solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.
- Where any insured property consists of articles in a pair or set, We will only pay the value of any particular part or parts which may be lost or damaged, without reference to any special value which the articles may have as part of such pair or set and only up to the proportionate part of the Sum Insured of the pair or set.

Exceptions Specific to Section 2

We will not pay any sum under this Section in connection with:

- loss or damage due to the wilful act or neglect of the Insured Person
- loss or damage due to requisition or seizure or destruction of or damage to property by or under the order of any government or public or local authority or confiscation.
- loss or damage insured under a more specific insurance policy.

EXTENSIONS TO SECTION 1

The following extensions apply to Section 1 of this Policy and are subject otherwise to the terms, conditions and exceptions of this Policy. Except as expressly stated, these extensions do not override the existing terms, conditions and exceptions of this Policy.

- Motorcycling**
This Policy is extended to cover motor-cycling (whether as a rider or pillion-rider) provided that at the time of Accident, the Insured Person is wearing a safety helmet, and not engaging in or practicing for racing and hill climbing contests, reliability trials, speed or duration testing.

2. **Riot, Strike, Murder and Assault**
This Policy is extended to cover Injury sustained by the Insured Person as a result of riot, strike, murder and assault, provided that such Injury does not arise out of or in connection with the Insured Person's participation, collaboration or provocation of such act.

3. **Suffocation by Smoke, Poisonous Fumes, Gas & Drowning**
Any Result sustained by an Insured Person due to suffocation by smoke, poisonous fumes, gas and drowning shall be deemed to be Injury sustained by an Insured Person provided that such Injury does not arise out of an Insured Person's wilful and intentional act.

GENERAL CONDITIONS

The conditions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. They are where their nature permits, conditions precedent to the right to recover from Us.

1. Co-operation

As a condition precedent to the Company's liability, the Insured Person or his/her representatives shall co-operate fully with the Company and its medical advisers and will fully and faithfully disclose all material facts and matters which the Insured Person knows or ought to know and will upon request execute any document to empower the Company to obtain relevant information, at the Insured Person's expense, from any doctor or hospital or other source.

2. Reasonable Precautions and Material Changes

The Insured Person must take all reasonable precautions to prevent and minimise any Injury or loss and the Company must be informed immediately in writing of any material information or change of circumstances which may increase the possibility of a claim under the Policy. The Company reserves the right to continue cover on terms and conditions it considers appropriate to such changes in material information or circumstances or to decline to continue cover under the Policy.

3. Eligibility

Unless We agree in writing otherwise, any person You wish to insure under this Policy must be named as an Insured Person in the Schedule and must at the Commencement Date of the Policy be the following:

- (i) Yourself aged between 18 years and below 80 years old, or
 - (ii) Your legal spouse aged between 18 years and below 80 years old,
- with his/her Usual Country of Residence as Singapore.

4. Usual Country of Residence

As a condition precedent to liability, the Company must be informed in writing of any change in the Usual Country of Residence. A permanent change in the Usual Country of Residence is deemed to occur when the Insured Person lives or intends to live in another country for more than six (6) consecutive months. The Company reserves the right to continue cover on the terms and conditions it considers appropriate to the new country of residence or to decline to continue cover under the Policy.

5. Automatic Renewal of Coverage

Unless the Insured or the Company exercises the right to cancel the Policy, the Policy will be renewed automatically from year to year so long as premium is paid when due.

6. Premium Payment

Subject to the Company's agreement in writing, premium can be paid on a monthly basis or on an annual basis.

- (a) If Premium is Paid Monthly
 - i) The first monthly premium is payable on the Commencement Date and subsequent monthly premiums are due on the same date on each succeeding month.
 - ii) Each payment must be paid by direct debit instruction or charged to Your Nominated Account.

- iii) We are immediately entitled to the balance of the annual premium payable for the entire Policy Year if a claim arises in respect of that Policy Year. We reserve the right to deduct the balance of the annual premium from any claim amount due.

- (b) If Premium is Paid Annually

- i) The first annual premium is payable on the Commencement Date and subsequent premiums are due on the same date on each succeeding year.

- ii) Each payment must be paid by direct debit instruction or charged to Your Nominated Account or by cheque.

- (c) Changes in the frequency of premium payments to or from monthly or annual payments cannot be made unless the Company, on receipt of a request to do so by the Insured, allows otherwise.

7. Alterations

- (a) At each renewal of this Policy, We have the right to vary the premium payable and all other terms, conditions and exceptions of the Policy. We will notify You of any such change at least 30 days before the renewal date. Your continued payment of premium after We give such notice will mean that You accept the change.

- (b) If the date of birth of the Insured Person has been incorrectly stated, the benefits will be amended by Us having regard to the true date of birth. If the true date of birth is such that, had it been known to Us at the time of the Policy was proposed for, We would not have issued the Policy, then We may cancel the Policy and no benefits will be payable.

- (c) Any other misrepresentation of or failure to disclose material facts by the Insured or Insured Person, will entitle the Company to alter, amend or cancel the Policy having regard to the true facts. A material fact is any information that could influence the Company in its assessment of the proposal.

8. Cancellation

Either the Insured or the Company may cancel this Policy by giving the other party 30 days notice in writing sent to the last known address. Refunds of premium in respect of a period of insurance will be made as follows:

- (a) If the Insured cancels the Policy, the Company will make a refund of premium that the Insured has paid on pro-rated basis from the date of cancellation provided no claim has arisen in relation to that period of insurance and the amount refundable is more than S\$10.00.

- (b) If the Company cancels the Policy, the Company will make a pro-rata refund of the premium paid.

9. Termination

- (a) The entire Policy will terminate and all Insured Persons' cover under it will cease immediately upon:

- i) non-payment of premium by the due date as described in the Payment Before Cover Warranty of this Policy; or
- ii) the cancellation of this Policy as described in General Condition 8.

- (b) Unless We have agreed otherwise in writing, the cover of an Insured Person under this Policy will terminate immediately in any of the following circumstances, whichever first occurs:

- i) when the Insured Person's Usual Country of Residence ceases to be Singapore.
- ii) where the Insured Person is You, on the expiry of the Policy Year in which You attain Your 80th birthday.
- iii) where the Insured Person is Your spouse:
 - (iii.i) on the expiry of the Policy Year in which he/she attains his/her 80th birthday or
 - (iii.ii) when he/she ceases to be Your lawful spouse.

10. Legal Proceedings

No action in law or equity shall be brought to recover under the Policy until after the expiration of sixty (60) days from the date proof of claim has been furnished in accordance with the Policy conditions. The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute between the parties with regard to the Policy, save where the circumstances are governed by the Arbitration clause of the Policy.

11. Arbitration

(a) Any difference of medical opinion in connection with the results of any Accident, Injury, illness, death or expense will be settled between two medical experts appointed respectively in writing by the two parties to the dispute. Any difference of opinion between the two medical experts shall be referred to an umpire, who shall have been appointed in writing by the two medical experts at the outset and the umpire's decision shall be conclusive.

(b) Where We have accepted a claim but the amount to be paid is in dispute, the matter shall be referred to an independent arbitrator acceptable to the parties involved. Where any dispute 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.

12. Commencement of Arbitration or Court Action

If the Company offers an amount in settlement or disclaims liability altogether for a claim, and such a claim is not within 12 calendar months from the date of such an offer or disclaimer referred to arbitration as required under General Condition 11 or been made subject to pending court action, the claim shall be deemed to be abandoned and the Company shall have no liability in respect of it.

13. No Trust

The Company will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy and the Insured's receipt or that of the Insured's legal personal representative shall in all cases effectively discharge Our liability

14. Legal Personal Representatives

The terms, exceptions and conditions of this Policy also apply to the legal personal representatives of the Insured or the Insured Person.

15. Governing Law

The Policy is to be construed according to the laws of the Republic of Singapore.

16. Exclusion of Rights Under the Contracts (Rights of Third Parties) Act

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms. Insured Persons (other than the Insured) are not parties to this Policy contract.

receive the results of any medical examinations and/or tests and/or the Insured Person's medical history or records;

(d) such other information that the Company may reasonably require;

(e) if on the balance of medical fact or probability it is appropriate for the Company to decline a claim by virtue of the Pre-existing Condition exclusion, the Insured Person shall have the right and the obligation to produce such medical evidence as the Company may reasonably require to enable the Company to reconsider the claim under the Policy.

3. Examinations

The Company is entitled to require:

(a) medical examinations of and/or tests on the Insured Person carried out by a medical examiner appointed by the Company at the Company's expense at such intervals as the Company may reasonably decide

(b) a post-mortem examination, where this is not forbidden by law.

GENERAL EXCEPTIONS

We will not pay any sum under this Policy in connection with:

1. Pre-existing Conditions, as defined in the Policy.
2. Injury caused by the Insured Person engaging in:
 - (a) air travel except as a passenger in a fully licensed passenger carrying aircraft;
 - (b) any trade, technical or sporting activity or as crew, all in connection with an aircraft.
3. Injury caused by the Insured Person engaging in or practising for
 - (a) parachuting; skydiving; hang gliding; ballooning;
 - (b) any kind of race (other than on foot or swimming) or trial of speed or reliability;
 - (c) potholing, mountaineering or rock climbing necessitating the use of guides or ropes;
 - (d) underwater activities necessitating the use of compressed air or gas.
4. Injury caused by:
 - (a) suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life);
 - (b) pregnancy or childbirth;
 - (c) insanity;
 - (d) any pre-existing physical or mental defect or infirmity;
 - (e) the Insured Person being under the influence of drugs (other than those prescribed by a registered Medical Practitioner but not when prescribed for the treatment of drug addiction);
 - (f) the Insured Person being under the influence of alcohol, unless it can be established to Our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury.
5. Injury to any Insured Person who is employed:
 - (a) as full-time military personnel, law enforcement officer, fire fighter, civil defence officer, security guard / officer;
 - (b) as professional sportsperson;
 - (c) in any off-shore occupations such as ship crew, diver, oil-rigger and fisherman;
 - (d) as shipyard worker;
 - (e) as air crew, or working on board aircraft;
 - (f) as construction workers, or demolition workers, or quarry workers;
 - (g) as workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondolas or climbing necessitating the use of guides or ropes;
 - (h) in any occupation dealing with explosives, poisonous or hazardous gases or substances

except in the circumstances that the Insured Person is off-duty at the time of the Injury and the Injury does not arise in the course of employment or any activity related to the Insured Person's employment.

CLAIMS CONDITIONS

The payment of claims under this Policy depends upon observance of its terms and conditions by You, and so far as they apply, by the Insured Person or any other claimant.

1. Notification of Claim

You must give written notice to Us of any event giving rise or likely to give rise to a claim under this Policy as soon as possible but in any case within 30 days of the happening of such an event.

2. Proof of Claim

The following must be provided to the Company all supplied at Your expense:

- (a) completed claim form after You notify Us of a claim;
- (b) information, evidence or supporting document including receipts, death certificates, medical certificates or medical reports which We may require;
- (c) the Insured Person or his/her legal personal representative's written consent to allow the Company to

6. loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
 - (e) any chemical, biological, bio-chemical or electromagnetic weapon.
7. death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
 - (b) any act of terrorism including but not limited to
 - (i) the use or threat of force, violence and/or
 - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,
 by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or
 - (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If We say that any claim is not covered by this insurance by reason of any of these General Exceptions, then You have the burden of proving that the claim is covered.

PAYMENT BEFORE COVER WARRANTY

1. Even if anything in the Policy says otherwise and subject to clauses 2 and 3 below, it is declared and agreed that the total premium due must be paid and actually received in full by the Company on or before the Commencement Date or subsequent due date ("due date") of the relevant coverage under the Policy.
2. In the event that the total premium due is not paid and actually received in full by the Company on or before the relevant due date, then the cover under the Policy for which premium is due will not attach and nothing will be payable by the Company in respect of that cover. Any payment received after the relevant due date will be of no effect whatsoever as regards such cover because the cover never attached on the Policy.
3. As provided in the Policy's "Free Look" provision, if the Insured decides to cancel the cover during the "Free Look" period, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance. The "Free Look" period does not apply to renewals of the Policy.

IMPORTANT— The Insured is requested to read this Policy. If any error or misdescription be found, the Policy should be returned to the issuing office for correction.

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 MSIG or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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