

Your Policy

Important notice

This Policy is an important document. Please read it carefully to ensure that it meets your requirements and has been prepared correctly. If any error is found, please return it immediately to HSBC Insurance (Singapore) Pte. Limited (hereinafter called the "Company") for correction. Please keep this Policy in a safe place.

You must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

This Policy, the Schedule and any Memoranda and Endorsements thereon together with any Application Form shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Whereas

1. The Insured has applied for insurance, and
2. The Company has agreed to provide such insurance.

The Company agrees only on the basis of the Terms and Conditions contained in this Policy to provide insurance cover to the Insured Persons for those risks insured against to the extent and in the manner stated in the Policy Schedule.

PART 1 - Schedule of Benefits

1. Cash Benefit for Accidental Injury or Death

Subject to the exclusions in Part 4 and the other terms of this Policy, if an Insured Person shall sustain any Accidental Injury of a kind set out below by reason of an Accident which occurs whilst insurance under this Policy is in effect, the Company will pay the respective percentage set out below of the Progressive Sum applicable to the Insured Person:

<i>Accidental Injury</i>	<i>Percentage of Progressive Sum</i>
• Death	100%
• Permanent Total Disability	100%
• Loss of Sight in both eyes	100%
• Loss of two Limbs	100%
• Loss of Sight in one eye and the Loss of one Limb	100%
• Loss of Speech and Hearing	100%
• Loss of Sight in one eye or the Loss of one Limb	50%
• Loss of Speech	50%
• Loss of Hearing	50%

Provisos:

- a. The aggregate of all amount payable for any one Insured Person in respect of any one Accident or any one period

from the last Anniversary Date prior to the next Anniversary Date of this Policy shall not exceed 100% of the Insured Person's Progressive Sum. In the event of a total of 100% of the Insured Person's Progressive Sum becoming payable, the insurance for that Insured Person shall cease to be in force from the date of the relevant Accident. Any compensation payable for any Accidental Injury which is less than 100% of the Insured Person's Progressive Sum shall reduce the Insured Person's Progressive Sum by the amount of such compensation from the date of the relevant Accident.

- b. For the avoidance of doubt, if at the date of Accident, an Insured Person has already suffered the amputation of or lost the use of a limb or has lost the sight of one or both eyes, such loss shall not be included in assessing any benefit payable under this Policy.
- c. An Insured Person shall not at any time be covered under one or more AccidentSurance Plus Policy issued by the Company. In the event that an Insured Person is covered under more than one such Policy, the Company will consider that person to be insured under the Policy which provides the greatest amount of Benefit. When the Benefit under each such Policy is identical, the Company will consider that person to be insured under the Policy first issued. The Company will refund any duplicated insurance premium that had been made by or on behalf of that person.
- d. Except as provided in paragraph (c) above, benefits under this Policy shall be paid in addition to any other insurance benefit to which an Insured Person may be entitled.

2. Children's Education Fund Benefit

(available under Family Plan only; where stated in the Policy Schedule)

If any claim becomes payable upon Death of any one of the Insured Persons and such Insured Person who, at the date of the Accident, had a legal Child or Children, the Company will pay S\$20,000 per Child. The maximum total Child education benefit payable per Child under this paragraph is S\$20,000.

3. Cash Benefit for Accidental Injury or Death of Child (available under Family Plan only; where stated in the Policy Schedule)

The Principal Sum Insured applicable to any one Child under the Policy is S\$20,000. This sum is subject always to the percentage applicable to the relevant Accidental Injury as noted in the table in Part 1 above. In the event of a total of 100% of the Child's Principal Sum Insured becoming payable, the insurance for that Child shall immediately cease to be in force from the date of the relevant Accident. Any compensation for any Accidental Injury which is less than 100% of the Child's Principal Sum Insured shall reduce the Child's Principal Sum Insured by the amount of such compensation from the date of the relevant Accident.

4. Automatic Indexation Benefit (not applicable to Children)

Each Insured Person's Progressive Sum will increase upon

each Anniversary Date up to (and including) the fifth Anniversary Date by ten percent (10%) of the Principal Sum Insured, (so that on the fifth Anniversary Date the Progressive Sum will be 50% greater than the Principal Sum Insured) provided that there has been no interruption of cover during the period of insurance.

This automatic increase is not applicable to any benefits relating to an insured Child.

5. 30% Premium Refund Benefit

In the event of no claim being made or arising under any part of this Policy for a period of three (3) consecutive years, thirty percent (30%) of the premiums plus GST thereon received during this period by the Company will be refunded to the Insured.

Further premium refund will only be paid in the event of no claim being made or arising under this Policy for a period of another three (3) consecutive years from the date to which the previous premium refund was assessed.

In the event of a claim being made or arising under any part of this Policy, thirty percent (30%) of the premiums plus GST thereon received by the Company for a period of three (3) consecutive years from the date of occurrence of an Accident resulting in the claim being made, will be refunded to the Insured provided no further claim is made or arises under any part of this Policy for that period of three (3) consecutive years.

If the Company gives notice to terminate this Policy before the completion of any relevant period of three (3) consecutive years of insurance and providing that no claim is made or arises during this period, the Company shall refund to the Insured thirty percent (30%) of the premiums plus GST thereon received by the Company from the commencement of the relevant period of three (3) consecutive years to the date of termination of the Policy.

Optional Benefits (where stated in the Policy Schedule or pursuant to any Endorsement and subject to payment of additional premium; these Benefits are unavailable to insured Children)

1. Broken Bones Coverage

In the event of an Accident resulting in the Insured Person sustaining a complete or compound Fracture, the Company will pay per Schedule of Compensation below up to a maximum of S\$10,000 for any one Fracture or multiple Fractures .

Schedule of Compensation

• Neck, skull or spine	100%
• Hip	50%
• Jaw, pelvis, leg, ankle or knee	25%
• Cheekbone, shoulder	25%
• Arm, elbow, wrist or ribs	25%

2. Traditional Chinese Medicine (TCM) Coverage

The Company will reimburse the Insured Person for up to S\$100 per TCM consultation or treatment visit, payable up to a maximum of S\$10,000 per Accident for expenses incurred for TCM medical treatment.

PART 2 - Definitions

“*Accident*” means a sudden, unforeseen and fortuitous event which shall independently of any other cause be the sole and direct cause of bodily injury.

“*Accidental Injury*” means bodily injury sustained by an Insured Person of a type referred to in the table in Part 1 of this Policy and which is solely caused by an Accident independently of any other cause and results in death or permanent disability within twelve (12) calendar months of the Accident.

“*Adult*” shall mean an Insured Person of at least eighteen (18) years old and not falling within the definition of “*Child(ren)*”

“*Anniversary Date*” means each anniversary of the Original Effective Date.

“*Biological*” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

“*Chemical*” agent shall mean any compound which, when suitable disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“*Child(ren)*” means all legally dependent unmarried child(ren), including step child(ren) and legally adopted child(ren) of the Insured, who is / are between six (6) months and eighteen (18) years of age (or under twenty-three (23) years of age if studying full-time in a recognized institution of higher learning).

“*Death*” includes Exposure and Disappearance as defined under Part 3 of this Policy.

“*Fracture*” means a complete fracture where the bone is broken completely across or a compound fracture where the bone breaks the skin.

“*Insured*” means the applicant in whose name this Policy is issued.

“*Insured Person(s)*” refers to the Insured and legally married Spouse named in the Policy Schedule and in the case of Family Plan; including the insured Child/ren. Adult Insured Person(s) shall be between eighteen (18) and sixty-five (65) years of age.

“*Loss of Hearing*” means the total and irrecoverable loss of hearing in both ears which, in the opinion of a Medical Specialist twelve (12) calendar months after the Accident, is beyond remedy by surgery or other treatment.

“*Loss of Limb*” means total and permanent loss of use of the whole hand or foot which, in the opinion of a Medical Specialist twelve (12) calendar months after the Accident, is beyond remedy by surgery or other treatment; or physical separation of the hand or foot at or above the wrist or ankle point.

“*Loss of Sight*” means the total and irrecoverable loss of all sight of an eye or eyes rendering an Insured Person absolutely blind which, in the opinion of a Medical Specialist twelve (12) calendar months after the Accident, is beyond remedy by surgery or other treatment.

“*Loss of Speech*” means the total and irrecoverable loss of speech which, in the opinion of a Medical Specialist twelve (12) calendar months after the Accident, is beyond remedy by surgery or other treatment.

“*Medical Specialist*” means a licensed specialist medical practitioner duly registered with the Medical Council as provided for under the Singapore Medical Registration Act (Cap 174) or where consultation is obtained overseas, a specialist medical practitioner registered with the appropriate authority and is so authorised to practise medicine pursuant to the laws of the country in which such practice is maintained. The Medical Specialist shall

not include an Insured Person or a relative of such Insured Person unless approved by the Company.

“*Nominated Account*” means the bank account with HSBC or the Visa or MasterCard credit card account first nominated by the Insured as the account for premium debit at inception of this Policy or such other subsequent account nominated by the Insured in writing.

“*Nuclear, Chemical, Biological Terrorism*” mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“*Original Effective Date*” means the date of commencement of this Policy as stated in the Policy Schedule.

“*Permanent Total Disability*” means continuous total disability of an Insured Person which commences within thirty (30) days from the date of Accident and is, in the opinion of a Medical Specialist twelve (12) calendar months after the Accident, beyond hope of improvement or recovery so as to render the Insured Person completely unable to engage in any gainful occupation or employment for the remainder of the Insured Person's life.

“*Policy Schedule*” means the Schedule Page which is attached to and forms part of this Policy.

“*Principal Sum Insured*” in respect of an Insured Person means the insured amount at inception of the Policy shown in the Policy Schedule or otherwise stated in this Policy as the initial amount against which benefits payable under this Policy will be calculated.

“*Progressive Sum*” means the Principal Sum Insured as subsequently varied under the terms of this Policy.

“*Terrorist Activity*” means an act, or acts, of any person or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist Activity can include, but not be limited to the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

“*Traditional Chinese Medicine (TCM)/Physician*” shall mean treatment by a registered herbalist, acupuncturist, bonesetter or chiropractor licensed under any applicable laws. The attending physician shall not be an Insured Person, or business partner or an employer or employee of the Insured Person, or an agent of an Insured Person or a person who is related to an Insured Person in any way.

PART 3 - Exposure and Disappearance

Exposure

When by reason of Accident, an Insured Person is exposed to violent and severe or prolonged weather conditions and as a result of such exposure suffers death; such death shall be covered hereunder, subject to the terms and conditions of this Policy.

Disappearance

If the body of an Insured Person has not been found within twelve (12) calendar months after the date of disappearance following crashing, sinking or wrecking of a conveyance in which he/she

was travelling or riding at the time of such Accident covered by this Policy, it will be presumed, subject to the terms and conditions of this Policy that he/she sustained Accidental Injury which resulted in his/her death at the time of such Accident. If at any time after payment has been made by the Company for such claim, the Insured Person is found to be living, full refund of the benefits amount shall be made to the Company.

PART 4 - Exclusions

The insurance under this Policy does not apply to Accidental Injury directly or indirectly caused by or resulting from:

1. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
2. Terrorist Activity in Algeria, Libya, Egypt, Israel, Jordan, Lebanon, Syria, Iraq, Iran, Kuwait, Saudi Arabia, Yemen, Afghanistan and Sudan.
3. activities as personnel in armed forces, police, fire fighting and civil defense services, occupation involving the handling of explosives firearms, occupation involving work in confined spaces in vessels, tanks, tunnels, underground civil works mines, rigs or ships, industrial workers using heavy machinery, woodworking related, or any occupation involving working at heights on scaffolds and/or stagings, occupation as offshore rig personnel, timber camp personnel, divers, jockeys, trucks and/or taxi drivers, air / sea crew other than for injury sustained whilst as a fare-paying passenger in an air/waterborne craft duly licensed for regular transportation of fare-paying passengers.
4. injury sustained whilst engaging in motorcycling or pillion riding.
5. injury directly or indirectly arising from high risk activities including but not limited to engaging in or taking part in:
 - a) mountaineering, potholing, parachuting, parasailing, bungee jumping, canyoning, hang-gliding, aviation, daring feats or stunts, driving or riding in any kind of race, scuba diving, skiing, tobogganing, sledging and ice skating, including ice hockey and any other sports requiring snow or ice for play;
 - b) a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sports.
6. suicide, attempted suicide or intentional self-inflicted injury or participating in an illegal activity, violation or attempted violation of the law or resistance to arrest.
7. any venereal disease or Acquired Immuno-deficiency Syndrome ("AIDS"), AIDS related complex or infection by Human Immuno-deficiency Virus ("HIV").
8. childbirth or pregnancy notwithstanding that such injury may have been accelerated or induced by Accident.
9. Injury directly or indirectly resulting from or consequent upon:
 - a. drug addiction, influence of alcohol or wilful misuse of drugs or alcohol;
 - b. work or activities involving the handling of exposure to industrial disease, dangerous or contaminable substances bacteria or viruses.

10. illegal acts of an Insured Person or an Insured Person's executors or administrators, legal heirs or personal representatives.
11. any kind of sickness or disease.
12. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or nuclear weapons/materials.
13. Nuclear, Chemical and Biological Terrorism.

PART 5 - Effective Date & Renewal Agreement

1. This Policy shall become effective and commence at 12.01 AM Singapore time on the Original Effective Date and shall remain in force until it is terminated in accordance with Part 6 of the Policy.
2. Payment of premium when due will keep this Policy in force until the next premium due date.
3. This Policy will be automatically renewed upon Anniversary Date until the natural expiry date unless written notice of cancellation has been received by the Company. No renewal documents will be issued and the existing Policy is the evidence of valid cover, unless otherwise notified.
4. Premiums as stated in the Policy Schedule shall be payable monthly and on the same day of each month after the first month or if payable on an annual basis, on each Anniversary Date of the Policy when premium is due always by direct debit to the Insured's Nominated Account.
5. In the event that the policy premium payment is by cheque, this Policy shall be considered to take effect and/or the premium shall be considered as received only upon the successful clearance of the cheque.

PART 6 - Termination

1. In the event the Insured Person is not satisfied with the Policy for any reason, it may be returned to the Company for annulment within fourteen (14) business days after receipt of the Policy by the Insured Person. If this Policy is delivered by post it is considered received seven (7) business days after posting. Any premium billed to the Nominated Account during this free-look period will be refunded without interest by crediting such premium to the Nominated Account.

In such event, this Policy shall be deemed to have been void from the Original Effective Date and the Company shall not be liable in respect of any Accidental Injury or other event occurring prior to the return of this Policy.

If the Insured subsequently gives notice in writing to the Company to terminate cover with respect to all Insured Persons included hereunder, such termination shall become effective on the date such notice is received or on the date specified in such notice, whichever is the later. In this event, the Company shall apply the relevant premium charge for the period of coverage.

2. This Policy shall terminate immediately on the earliest of the following events:
 - a. the death of the Insured Person;
 - b. the termination of the Nominated Account;
 - c. the Anniversary Date immediately following the Insured Persons' attaining the age of seventy (70);

- d. the Insured Persons departing and no longer permanently residing in Singapore;
- e. unless specifically agreed by the Company and noted by endorsement, upon the Insured Persons departing on a temporary re-location / stay outside of Singapore for a consecutive period of one hundred and eighty (180) days.
3. In the event that the premium charged to the Nominated Account or otherwise due is not paid in cleared funds, this Policy shall be terminated and deemed to have been void from the date the premium was due.
4. Such termination shall be without prejudice to any claims relating to an event that occurred prior to the effective date of termination.
5. If the Company gives notice of termination by registered letter to the Insured at the Insured's last address known to the Company, such termination shall become effective following the date of such notice being issued, provided such notice period will not be less than seven (7) business days.

PART 7 - Premium

The premium as stated in the Policy Schedule will be charged to the Nominated Account when due and subject to any GST thereon or other tax, charge or levy chargeable by law and payable by the Insured.

PART 8 - Claims Provisions

Notice of Claim

Written notice must be given to the Company within fourteen (14) days after the occurrence of the Accidental Injury of the Insured Person.

Failure to give notice in the time prescribed shall not invalidate a claim if it can be shown to the Company's satisfaction that notice had been provided as soon as was reasonably practicable, but in any event within sixty (60) days from the date of Accidental Injury.

Claim Forms

The Company, upon receiving a notice of claim, will furnish to the claimant such forms as it usually provides for filing proof of claim.

Medical Reports and all proof of loss as required by the Company shall be furnished at the expense of the Insured and shall be in such form and of such nature as the Company may prescribe.

The Company shall in the event of the death of the Insured Person be entitled to have a post-mortem examination carried out at its own expense except when such examination is prohibited by law.

Payment of Benefits

All benefits of this Policy are payable to the Insured except that in respect of death resulting from an Accident, to the estate of the Insured on his/her death.

Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless commenced within one hundred and eighty (180) days from the expiration of thirty (30) days within which the filing of proof of claim is required.

Arbitration

Any difference arising out of this Policy, shall be referred to the

decision of an arbitrator to be appointed by both parties or if they cannot agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed in writing by each party. In case of disagreement between the arbitrators, to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference and an award shall be a condition precedent to any liability of the Company or right of action against the Company. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

PART 10 - General Policy Provisions

Consideration

This Policy is issued in consideration of the statements contained in the Application Form, the Policy Schedule and the Insured's agreement to pay premium charged to his or her Nominated Account as specified in the Policy Schedule.

The Insured shall give immediate notice to the Company of any change in the name, residence, occupation or essential particulars relating to this insurance in respect of the Insured and/or any Insured Person.

Duties of the Insured/Insured Person

The due observance and fulfillment of the terms and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured and/or Insured Persons shall be conditions precedent to any liability of the Company to make any payment under this Policy.

Geographical Limits

The insurance under this Policy shall apply twenty-four (24) hours a day, anywhere in the world unless otherwise stated, endorsed or amended.

Terms and Conditions

Payment of any benefit under this Policy is subject to the terms and conditions of this Policy.

Entire Contract Changes

This Policy, including the Policy Schedule, and the endorsements and amendments, if any, will constitute the entire contract between the parties. No change in this Policy shall be valid unless approved by the Company and evidenced by endorsements or amendments.

Misstatement or Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Insured, Insured Person or anyone acting on behalf of the Insured or Insured Person to obtain any benefit under this Policy, the Company shall be under no liability in respect of this claim.

Interest

No amounts payable by the Company under this Policy shall carry interest.

Currency

Premiums and benefits payable under this Policy shall be in Singapore Dollars.

Clerical Error

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

Governing Law

This Policy shall be construed according to and governed by the laws of the Republic of Singapore.

Part 11 - Payment Before Cover Warranty

1. Notwithstanding anything herein contained but subject to Paragraph 2 below, it is hereby agreed and declared that the initial premium due must be paid and actually received in full by the company (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage under the Policy or Endorsement.
2. In the event that the premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy or Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy or Endorsement.

Contracts (Rights of Third Parties) Act Cap. 53B

It is hereby noted that a person who is not a party to this policy contract shall have no right under the Contracts (Rights of Third Parties) Act Cap. 53B to enforce any of its terms.

**Accident Insurance Plus
Schedule of Benefits Table**

Coverage per Adult	Plan 1 Principal Sum Insured S\$100,000	Plan 2 Principal Sum Insured S\$200,000	Plan 3 Principal Sum Insured S\$300,000
Death arising of an Accident	100%*	100%*	100%*
Permanent Total Disability	100%*	100%*	100%*
Other Disabilities			
Loss of Sight in two eyes	100%*	100%*	100%*
Loss of two Limbs	100%*	100%*	100%*
Loss of Sight in one eye and Loss of one limb	100%*	100%*	100%*
Loss of Speech & Hearing	100%*	100%*	100%*
Loss of Sight in one eye or Loss of one Limb	50%*	50%*	50%*
Loss of Speech	50%*	50%*	50%*
Loss of Hearing	50%*	50%*	50%*
Automatic Indexation Benefit	10% increase in the Principal Sum Insured at the end of each year, up to a maximum of 150% of the Principal Sum Insured at the end of Year 5. See table below.		
Premium Refund Benefit	Refund of 30% of Premium paid (including GST) for each period of three consecutive years in the absence of a claim during the same period.		

*Benefit amount will depend on the Sum Insured at the time of claim. See "Progressive Sum" Table below.

Coverage per Child under Family Cover	Principal Sum insured
Death arising of an Accident	S\$20,000
Permanent Total Disability	S\$20,000
Other Disabilities	
Loss of Sight in two eyes	100%
Loss of two Limbs	100%
Loss of sight in one eye and Loss of one Limb	100%
Loss of Speech & Hearing	100%
Loss of Sight in one eye or Loss of one Limb	50%
Loss of Speech	50%
Loss of Hearing	50%
Children's Education Fund upon death of one or both parents who are insured under Family Cover	\$20,000 per Insured Child
Automatic Indexation Benefit	(Not applicable)

Progressive Sum	Principal Sum Insured S\$100,000	Principal Sum Insured S\$200,000	Principal Sum Insured S\$300,000
End of Year 1	S\$110,000	S\$220,000	S\$330,000
End of Year 2	S\$120,000	S\$240,000	S\$360,000
End of Year 3	S\$130,000	S\$260,000	S\$390,000
End of Year 4	S\$140,000	S\$280,000	S\$420,000
End of Year 5 and from Year 6 onwards	S\$150,000	S\$300,000	S\$450,000

Optional Benefits, if selected for cover

Broken Bones Coverage arising from an Accident	Up to \$10,000 per Accident
Traditional Chinese Medicine (TCM) Coverage arising from an Accident	Up to \$100 per treatment, up to a maximum of \$10,000 per Accident

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