

TERMS & CONDITIONS AND IMPORTANT NOTES

AIPRO Group Personal Accident Policy

Terms & Conditions for the coverage of Group Personal Accident Policy via AIPRO Group

1. AIPRO Group Personal Accident Policy is a complimentary insurance plan offered to Association of Independent Producers (Singapore) ("AIPRO") members and individuals of AIPRO member companies including freelance media professionals/talents. This policy is underwritten by Great Eastern General Insurance Limited ("GE").
2. By providing the information set out above, you agree and consent to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using, disclosing and/or sharing amongst themselves your personal data, for purposes reasonably required by the Companies to evaluate your proposal and to provide the products or services which you are applying for (including any policy renewals and policy upgrades, substitutions or replacements) and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website at <https://www.greasternlife.com>, which you confirm you have read and understood.
3. Your consent herein supplement but do not supersede nor replace any other consents you may have previously provided to Great Eastern Persons, and your consents herein are cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use, and/or disclose of your Personal Data, with or without your consent, to the extent permitted under applicable law.
4. In addition, where personal data of any person is disclosed by you, you confirm and represent that you have obtained the consent of the individual concerned for the Purposes, unless such consent is not required under applicable laws: (i) to collect such personal data; (ii) for the disclosure of such personal data to the Great Eastern Persons; and (iii) for the Great Eastern Persons' collection, use and/or disclosure of such personal data.
5. Any change in your consent, update in personal information affecting an insurance product and policy questions must be made directly to GE. You can write to GE's Data Protection Officer for any request to withdraw your consent to and/or correction of any personal information supplied to GE. The contact for GE's Data Protection Officer can be found at <https://www.greasternlife.com/sg/en/privacy-and-security-policy.html>.
6. You consent and authorise GE to disclose the following information which you have provided during activation to AIPRO, as the group policyholder of this policy, for administrative and record purposes. The information includes your full name, gender, AIPRO member company and job function/role.
7. You accept that AIPRO is not responsible and shall not be liable for any claims, costs, actions or proceedings, loss or damage that may arise out of or in relation to:
 - (i) your application for the AIPRO Personal Accident Policy coverage; and/or
 - (ii) GE's use, collection and disclosure of your Personal Data.

Notwithstanding the foregoing, AIPRO remains responsible for your Personal Data in its own possession pursuant to its Personal Data Protection Policy and its compliance with applicable data protection laws.

8. AIPRO does not make any evaluation or decision concerning GE's acceptance of your application to obtain the AIPRO Group Personal Accident Policy coverage and you understand that GE may reject your application hereunder, subject to its own terms and conditions, without any notifications.
9. AIPRO is not in the insurance business and is not acting as an agent or broker for GE. AIPRO, on behalf of itself and its officers, directors and employees, is not and will not promote, endorse, recommend, procure or advise on any insurance product or matter related thereto.
10. AIPRO makes no representations or warranties of any kind whatsoever with regard to any insurance product offered by GE including as to your eligibility, the suitability or viability of any GE insurance product, or that information provided to you is complete, timely, reliable or free from errors or inaccuracies.
11. AIPRO Group Personal Accident Policy is underwritten by GE and not AIPRO. All matters concerning or affecting any GE insurance product including eligibility, enrolment, enforcement, and claims must be made directly to GE. If you have any questions in this regard, please contact GE's Customer Service Hotline at 1800 248 2888 (9am to 5.30pm, Monday to Friday) or email wecare-sg@greatasteasternlife.com.
12. The terms and conditions of the AIPRO Group Personal Accident Policy and other policy documents are available for download from the GE policy information page at go.greatasteasternlife.com/aiproga25
13. The terms and conditions for the coverage of the AIPRO Group Personal Accident Policy shall be governed by the laws of Singapore and you have agreed to be bound by the exclusive jurisdiction of the courts of Singapore.

Important Notes about Group Personal Accident Policy

1. This is only product information provided by us. It is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
3. AIPRO Group Personal Accident Policy is underwritten by Great Eastern General Insurance Limited (GEG), a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.
4. You may wish to seek advice from a qualified insurance or financial adviser before activating the product. If you choose not to seek advice from a qualified adviser, you should consider whether this product is suitable for you.

Information correct as at 26 August 2025.