

**Master Policy Number:** A0677066  
**Name of Policyholder:** Singapore Sports Council  
**Insured Person(s):** Individual members of ActiveSG as per declaration

## Active Care

In consideration of the payment of Premium and that subject to the Terms, Exceptions and Conditions contained herein or endorsed hereon, Great Eastern General Insurance Limited will pay compensation for loss to the extent herein provided if during the Period of Insurance the Insured Person shall suffer Bodily Injury as a result of an Accident.

### BENEFITS

#### PERSONAL ACCIDENT

We shall pay the Insured Person or his/her legal representative for Benefit A, as per the percentage of Capital Sum insured as specified in the Table of Benefits below, up to the Capital Sum insured as specified in the Table of Benefits below, if the Insured Person sustains Bodily Injury in Singapore as a result of an Accident during the Policy Period and within three hundred and sixty-five (365) days of the Accident results in death or Permanent Disablement.

Capital Sum: S\$20,000 (Singapore Dollars Twenty Thousand Only)

#### TABLE OF BENEFITS

BENEFITS		% OF CAPITAL SUM
<b>A</b>	Death	100%
<b>B</b>	Permanent Total Disablement	100%
<b>C</b>	Other Permanent Disablement specified below:	
1.	Total and Permanent Loss of two (2) limbs	100%
2.	Total and Permanent Loss of one (1) limb	100%
3.	Total and Permanent Loss of sight in one (1) or both eyes	100%
4.	Total and Permanent Loss of one (1) limb and total loss of sight in one (1) eye	100%
5.	Total and Permanent Loss of speech and hearing in both ears	100%
6.	Total and Permanent Loss of hearing – both ears	75%
7.	Total and Permanent Loss of hearing – one (1) ear	25%
8.	Total and Permanent Loss of speech	50%
9.	Total and Permanent Loss of Thumb and four (4) fingers of one (1) hand	75%
10.	Total and Permanent Loss of four (4) fingers of one (1) hand	40%
11.	Total and Permanent Loss of Thumb – two (2) phalanges	30%
12.	Total and Permanent Loss of Thumb – one (1) phalanx	15%
13.	Total and Permanent Loss of index finger – three (3) phalanges	10%
14.	Total and Permanent Loss of index finger – two (2) phalanges	8%
15.	Total and Permanent Loss of index finger – one (1) phalanx	6%
16.	Total and Permanent Loss of other finger – three (3) phalanges	5%
17.	Total and Permanent Loss of other finger – two (2) phalanges	4%
18.	Total and Permanent Loss of other finger – one (1) phalanx	2%
19.	Total and Permanent Loss of toes – all toes of one foot	15%
20.	Total and Permanent Loss of big toe – two (2) phalanges	5%
21.	Total and Permanent Loss of big toe – one (1) phalanx	3%
22.	Total and Permanent Loss of toes – other than big toe, each toe	1%
23.	Shortening of leg by at least five (5) centimeters (cm)	7.5%
24.	Third degree burns (Damage as a % of total body surface area)	
	a) Head	
	– equal to or greater than 2% but less than 5%	50%
	– equal to or greater than 5% but less than 8%	75%
	– equal to or greater than 8%	100%
	b) Body	
	– equal to or greater than 10% but less than 15%	50%
	– equal to or greater than 15% but less than 20%	75%
	– equal to or greater than 20%	100%

#### **D MEDICAL EXPENSES**

We shall reimburse the Medical Expenses incurred arising from Bodily Injury sustained in Singapore up to the benefit limit of S\$200 for any one Accident and in the aggregate during the Period of Insurance. This Section does not cover any Traditional Chinese Medical (TCM) treatments.

## PROVISOS

- (a) No compensation shall be payable unless death or loss takes place within twelve (12) calendar months from the date of the Bodily Injury causing the same.
- (b) The total compensation payable cumulatively under Benefit A, B and/or C shall not in any event exceed 100% of the Capital Sum as shown in the Certificate of Insurance.
- (c) Should death (Benefit A) occur after any payment has been made under Benefit B and/or Benefit C, We shall pay 100% of the Capital Sum less any payment previously made cumulatively for Benefit B and/or Benefit C.
- (d) If total payment previously made cumulatively for Benefit B and/or Benefit C reaches 100% of the Capital Sum, no further payment shall be payable upon death.
- (e) In the event the Insured Person's claim is payable under Benefit A no claims shall be payable under Benefits B, C and D in respect of the same Accident giving rise to the claim.
- (f) In cases where the Bodily Injury sustained from the same Accident may give rise to claims under Benefit B and Benefit C, the Insured Person shall only be entitled to lodge a claim either under Benefit B or Benefit C, but not both.
- (g) If additional compensation is paid under Benefit C for any permanent partial disablement (other than loss of sense of taste or smell for which no compensation is payable) not specified above, the proportion being assessed by Us after consulting Our medical advisers without taking into consideration the Insured Person's occupation, and Our percentage assessment in such an event shall not be subjected to any challenge by the Insured Person.
- (h) In the event of payment of any claim made in respect of death or disablement assessed at 100% of the sum insured arising from any one Accident, the coverage for the Insured Person shall automatically be deemed to have lapsed and ceased to have any further effect.

PROVIDED ALWAYS that the insurance coverage hereby made is and shall be subject to the Conditions, if any, endorsed hereon in like manner as if the same were respectively repeated and incorporated herein, and compliance with such Conditions, and each of them, shall be conditions precedent to the right of the Insured Person to sue or recover hereunder.

## GENERAL CONDITIONS

This Master Policy and the Order Confirmation Page shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Master Policy or of the Order Confirmation Page shall bear such specific meaning wherever it may appear.

### 1. Age Limit

Cover is available to an Insured Person between the age of three (03) and seventy (70) years old.

### 2. Arbitration

Any dispute arising out of or in connection with this Master Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

- The seat of the arbitration shall be Singapore.
- The Tribunal shall consist of three (3) arbitrator(s).
- The language of the arbitration shall be in English.

### 3. Bodily Injury

Bodily Injury sustained by an Insured Person shall occur within three hundred and sixty-five (365) days from the date of Accident.

### 4. Cancellation of Master Policy

This Master Policy may be terminated by either the Company or the Policyholder by giving thirty (30) days' notice in writing. Termination of this Master Policy by the Policyholder or by the Company shall be without prejudice to any claim arising prior to such termination. If the Company or the Policyholder terminates the Master Policy, insurance coverage for all the Insured Persons for the Period of Insurance shall continue with no premium refund.

### 5. Cancellation of insurance coverage

The Certificate of Insurance may be terminated by either the Company or the Insured Person by giving thirty (30) days' notice in writing. Termination of the Certificate of Insurance by the Insured Person or by the Company shall be without prejudice to any claim arising prior to such termination. If the Certificate of Insurance is terminated by the Company, a pro-rata premium will be refunded to the Insured Person. If the Certificate of Insurance is terminated by the Insured Person, no premium will be refunded but insurance coverage shall continue for the Period of Insurance.

### 6. Compliance with Policy Provisions

Any failure to comply with any of the provisions contained in this Master Policy shall invalidate all claims hereunder.

### 7. Disappearance

Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person except in the event of the total loss by shipwreck of the ship on which the Insured Person was travelling. The onus of proof of the Accident and the consequent death of the Insured Person shall in all cases rest with the claimant.

**8. Discharge of Liability**

We shall not be bound to notice or be affected by any notice of trust charge or alteration relating to this Master Policy and the receipt of the Insured Person (or the Insured Person's legal personal representatives) shall in all cases effectually discharge Us.

**9. Entire Contract**

This Master Policy, Order Confirmation Page and Endorsements, if any, shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Master Policy or of the Order Confirmation Page shall bear such specific meaning wherever it appears.

**10. Free Look Period**

The Insured Person may cancel his or her order confirmation by a written request to Us within fourteen (14) days business days from the date of receipt of the Master Policy document. Any premium paid will be refunded to the Insured Person provided that We have not been notified of any claim.

The Master Policy document can be viewed from the URL link in Your Order Confirmation Page. We consider that You have received this Policy one (1) day after You have received Your order confirmation.

**11. Governing Law**

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

**12. Notice and Alteration**

All notices required to be given by the Policyholder or Insured Person to Us must be in writing and no alteration in the terms of this Master Policy, or any endorsement thereon, will be held valid unless the same is signed or initialised by an authorised officer of the Company.

**13. Observance of Terms**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that each of the Insured Person shall observe and follow the Terms, Exceptions and Conditions of this Master Policy.

**14. Other Insurance (Applicable to Benefit D only)**

We will not pay more than Our share for a claim under this Master Policy if the Insured Person has another insurance covering the same loss at the time of the incident.

**15. Payment of Benefits**

All benefits payable under this Master Policy shall be paid to the Insured Person or in the event of death of the Insured Person, to his legal representative on production of the Letter of Administration or Grant of Probate and whose receipt shall be deemed a final and complete discharge of all Our Liability under this Master Policy.

**16. Reasonable Care**

The Insured Person shall take all reasonable precautions to prevent Accident or Bodily Injury.

**17. Renewal**

We shall neither be bound to send any notice of renewal, nor to renew this Master Policy.

## CLAIM CONDITIONS

**1. Abandonment of Claim**

If We shall disclaim liability to the Insured Person (or the Insured Person's legal personal representatives) for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provision herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

**2. Medical Examination**

The Insured Person (or the Insured Person's legal personal representatives) shall at the expense of the Insured Person furnish to Us all such certificates, information and evidence as may be required by Us and the Insured Person shall, whenever reasonably required to do so, submit to medical examination on Our behalf. In the event of the death of the Insured Person, We shall be entitled to have a post mortem examination at Our own expense and notice shall, when practicable, be given to Us as to the time and place of any inquest appointed.

**3. Notice of Accident**

Upon the happening of any Accident likely to give rise to a claim under this Master Policy, the Insured Person shall within thirty (30) days after the happening of such Accident give notice to Us with full particulars of the Accident and injuries and the Insured Person shall as soon as possible procure and act on proper medical or surgical advice.

**4. Submission and Documentation**

The Insured Person shall at his expense furnish Us all certificates, forms, bills, receipts, information and evidence as may be required by Us and submit only original bills, receipts and other documents required to support a claim, unless otherwise agreed in writing by Us.

**5. Time for Filing Proof of Loss**

Affirmative proof of loss must be furnished to Us in the case of a claim for which We are liable within sixty (60) days after the date of such loss.

## GENERAL EXCLUSIONS

If We allege that by reason of the following Exclusions any losses, damages, costs or expenses are not covered by this Master Policy, the burden of proving that such losses, damages, costs or expenses are covered shall be upon the Insured Person.

We shall not be liable for any claim directly or indirectly caused by, in connection with, arising out of, in consequence of or is contributed to by:

1. War invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.
2. Ionising, radiation or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel or from nuclear weapons material.
3. Any wilful or intentional acts of the Insured Person (while sane or insane) including suicide, self-inflicted injury, suicide pacts or agreements or any attempt thereat.
4. Mental and nervous disorders, including but not limited to sleeping disorder, depression, insanity and anxiety.
5. Any condition which is, results from or is a complication of:
  - (a) pregnancy, child-birth, miscarriage (not accelerated or induce by Bodily Injury) or any complications thereof;
  - (b) hernia of any type, venereal disease, Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome ("AIDS"), and AIDS Related Complications ("ARC"), any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC, and any kind of diseases.

For the purpose of this exclusion,

- (i) The term AIDS shall have the meaning assigned to it by the World Health Organisation at the time of hospitalization.
  - (ii) Opportunistic infections shall include but are not limited to pneumocystis carinii pneumonia, organism or chronic enteritis virus and/or disseminated fungi.
  - (iii) Malignant neoplasm shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies currently or which subsequently becomes known as causes of death in the presence of AIDS.
6. Provoked homicide or assault or any act or event arising, directly or indirectly, in connection with the collaboration or provocation of the Insured Person.
7. Intoxication by alcohol, narcotics or drugs unless it is proven that the drug was taken in accordance with proper medical prescription other than for the treatment of drug addiction, alcoholism or mental illness.
8. Routine general physical or any other examinations not directly related to admission, diagnosis, illness or injury or treatment which is not medically necessary.
9. Dental care or surgery, cosmetic or plastic surgery except necessitated by Bodily Injury caused by Accident.
10. Congenital anomalies and conditions or Pre-existing Condition arising out of or resulting therefrom.
11. The Insured Person participating or engaging in winter sports, big game hunting, mountaineering, rock climbing (other than indoor rock climbing), scuba or skin-diving or any underwater activities, motor-rally or racing or speed contest of any kind other than on foot, and any aerial activities (whether suspended or not).
12. Any Bodily Injury which arises in the course of the Insured Person's occupation if it falls within the following categories or involves the following activities:
  - (a) regular armed forces including police force personnel, prison officer, immigration officer, fire service personnel, civil defence personnel or military personnel, other than reservist training during peacetime
  - (b) pilot, air steward, stewardess or flying as a member of an aircrew or in an aircraft for the purpose of any trade or technical operation therein or thereon or air travel, other than as a fare-paying passenger on a fully licensed passenger carrying airline.
  - (c) professional sports player / team
13. Any infectious disease which is announced or notified as an epidemic or pandemic by the health authority in Singapore or the Government of Singapore; and a pandemic by the World Health Organisation (WHO).

#### 14. Communicable Disease Exclusion

Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this clause, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

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**15. Contracts (Rights of Third Parties) Act (Chapter 53B)**

A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

**16. Cyber Loss Exclusion**

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any CYBER LOSS.

Definitions:-

CYBER LOSS means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, fee, expense or any other amount incurred by or accruing to the INSURED, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER INCIDENT.

CYBER INCIDENT means:

- (a) an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
- (b) a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
- (c) a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any COMPUTER SYSTEM or any data by any person or group of persons.

COMPUTER SYSTEM means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

**17. Electronic Date**

This Master Policy does not cover any claims of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer, electronic equipment, data procession or media, microchip, embedded chip, integrated circuit or similar device, or firmware or any computer software, whether the property of the Insured Person or not, occurring at any time to:

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

**18. Sanction Limitation and Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("Sanctions").

If the Insured, Policyholder, beneficial owner of the Policy, life assured(s) (if applicable), beneficiary, payee or any affiliate, successor or assign of any of the foregoing (collectively the "Insured") is designated or listed as a person subject to Sanctions ("Restricted Party") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy, contract, transaction or business; (ii) liquidate and/or close-out any financial product or investment; (iii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iv) decline and/or refuse any transaction or request; and/or (v) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

**19. Terrorism**

Notwithstanding any provision to the contrary within this Master Policy or any endorsement thereto it is agreed that this Master Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If We allege that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this Master Policy the burden



of proving the contrary shall be upon the Insured Person.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## 20. Total Asbestos

This Master Policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of asbestos in whatever form or quantity.

## DEFINITIONS

Wherever the following words are used in this Master Policy or in the Order Confirmation Page they shall have the meanings given below:

**Accident or Accidental** shall mean an event which is sudden, unforeseen and fortuitous.

**Bodily Injury** shall mean physical injury to the body sustained by an Insured Person and is caused by an Accident solely and independently of any other cause and not by any medical condition, sickness, disease, natural occurring condition, gradual physical wear and tear or mental disorder.

**Capital Sum** shall mean the sum insured for Accidental death.

**Insured Person(s)** shall mean each of the Insured Person as per declaration ordinarily residing in Singapore for whom the insurance coverage is arranged.

**Loss of Hearing** shall mean total and irrecoverable loss of hearing as certified by a Physician.

**Loss of Limb** shall mean loss by complete physical severance of a hand at or above the wrist or a foot at or above the ankle.

**Loss of Sight** shall mean total and irrecoverable loss of sight as certified by a Physician.

**Loss of Speech** shall mean total and irrecoverable loss of speech as certified by a Physician.

**Loss of Use** shall mean total functional disablement and is treated like the loss of the said limb or organ as certified by a Physician.

**Medical Expenses** shall mean expenses incurred within three hundred and sixty-five (365) days of sustaining Bodily Injury for medical and surgical treatment by a Physician, for hospitalisation or for employment of a trained nurse including expenses for ambulance hire and treatment by a Specialist or Physiotherapist which is actual, medically necessary and reasonable and customary for such treatment or services. All treatment including treatment by a Specialist or Physiotherapist must be prescribed or referred by a Physician in order for expenses to be reimbursed under this Master Policy. The reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies where the expenses were incurred had this Master Policy not existed. Medical Expenses exclude the expenses incurred for treatment provided by a family member of the Insured Person or self-treatment by an Insured Person including the prescription of drugs and the consequence of such treatment.

**Order Confirmation Page** shall mean the document containing details of the Policyholder and Period of Insurance. The Order Confirmation Page forms part of the Master Policy.

**Period Commencement Date** shall mean the purchase date and time of the Policy coverage as reflected on the receipt.

**Period of Insurance** shall mean a period of 12 consecutive months starting from the Period Commencement Date.

**Permanent Disablement** shall mean any disablement that falls into one of the categories listed in the Table of Benefits under Benefit B and/or C and having lasted for a continuous and uninterrupted period of at least twelve (12) calendar months from the date of Accident and at the expiry of that period be beyond hope of improvement as certified by a Physician.

**Permanent Total Disablement** shall mean total paralysis or permanently bedridden or the Insured Person must be so disabled that he will be unable to perform any work, profession, or occupation:

- (a) for at least twelve (12) consecutive months; and
- (b) in the opinion of the attending Physician, at any time afterwards, to earn or obtain any wages, remuneration or profit.

**Physician** shall mean any registered medical practitioner qualified by degree in western medicine who is legally licensed and authorised to practice medicine and surgery in the geographical area of his practice, other than the Insured Person or the immediate family or relatives or the business partners or employers or employees of either.

**Physiotherapist** shall mean a person who is qualified by an accredited qualification in physiotherapy and who is registered and authorised to practice physiotherapy in the geographical area of his practice, other than the Insured Person or the immediate family or relatives or the business partners or employers or employees of either.

**Policyholder** shall mean Singapore Sports Council.

**Pre-Existing Medical Condition** shall mean:

- (a) any condition, illness, disease, disability or defect for which the Insured Person has sought medical advice, been investigated, been diagnosed, been hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time; or
- (b) any signs and symptoms manifested in the last twelve (12) months prior to the commencement of this Master Policy which would have caused a prudent person to seek counselling, seek medical advice, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalised, or be prescribed drugs.

**Specialist** shall mean a Physician possessing the necessary additional qualifications and expertise to practice as a recognized Specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, cardiology, gastroenterology, ophthalmology and dermatology.

**We / Us / Our / the Company** shall mean Great Eastern General Insurance Limited.

**Policy Owners' Protection Scheme**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).