

Insurance Summary

INSURED : Association of Independent Producers (Singapore) on behalf of Member Companies
PERIOD OF INSURANCE : 1 January 2022 to 31 December 2022 (both dates inclusive)

CLASS OF INSURANCE : **GROUP PERSONAL ACCIDENT INSURANCE**

POLICY NO. : 2022-A0728204-PAG-R001

INSURED PERSONS : AIPRO Members and Individuals of AIPRO Member Companies Including Freelance Media Professionals/Talents

BENEFITS/SUM INSURED :	Benefits (payable only for accidents)	Sum Insured Per Person
	A) Accidental Death	S\$50,000
	B) Permanent Disablements	
	C) Other Permanent Disablements	
	D) Temporary Total or Partial Disablements	-
	E) Medical Expenses	S\$5,000

Note: Sum Insured reduced by 50% for age above 65 years old

AGE LIMIT : Up to age 80 years old

TERRITORIAL LIMIT : Worldwide

DEDUCTIBLE : Medical Expenses: S\$1,000 per person per accident

AGGREGATE LIMIT : S\$3,000,000 any one conveyance
 S\$5,000,000 any one occurrence and in the aggregate

AD-HOC COVERAGE : It is hereby declared and agreed that this policy is extended to cover Additional Insured Person(s) on ad-hoc basis subject to Named Declaration and Premium Payment prior to commencement of cover.

Benefits	Sum Insured Per Person
A) Accidental Death	S\$300,000
B) Permanent Disablements	
C) Other Permanent Disablements	
Temporary Total or Partial Disablements	-
Medical Expenses	S\$10,000

MAJOR EXTENSIONS :

- Drowning and Suffocation
- Exposure and Disappearance
- Hijack, Unprovoked Murder and Assault
- Registered Traditional Chinese Medicine (Limit S\$1,000 per person any one accident)
- Strike, Riot, Civil Commotion

MAJOR EXCLUSIONS AND CONDITIONS :

- Contracts (Rights of Third Parties) Act 2001 Exclusion
- Cyber Loss Exclusion Clause
- Electronic Date Exclusion Clause
- IT Clarification Clause
- Premium Payment Warranty
- Sanctions Limitation And Exclusion Clause
- Terrorism Exclusion
- Total Asbestos Exclusion Clause
- War and Civil War Exclusion

MEMORANDUM :

It is hereby declared and agreed that this policy does not indemnify the Insured in respect of any claims arising in connection with

- a) Works at height exceeding THIRTY (30) feet above floor / ground level
- b) Works onboard vessels/ship yards/oil rigs or offshore works

TERMS/CONDITIONS : Subject to GEG's Standard Policy Wordings

IMPORTANT NOTE: This Insurance Summary slip is only an outline of the coverage. The specific terms, conditions, provisions, exclusions and limitations are set out in the policy. Please refer to our office should you require a specimen copy of the policy wordings.