

NOTICE: This document is available in English, Bahasa Indonesia, Bengali, Burmese, Chinese and Tamil. The English version shall always prevail in case of any discrepancy or inconsistency between the English version and its other translations.

Product Summary

IMPORTANT NOTE: This Product Summary is only an outline of the coverage. The specific terms, conditions, provisions, exclusions and limitations are set out in the policy wordings.

The benefits under this Group Policy are provided by Great Eastern General Insurance Limited ('GEG'). The premiums are paid by Singtel Mobile Singapore Pte Ltd ('policyholder') and free of charge to selected customers¹ ('the insured person') nominated by the policyholder.

This is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

¹The individual as declared by the policyholder to GEG to be covered under the policy and who meets the eligibility requirements stated below.

Product Name:	Free 30-Day Insurance for Singtel Prepaid Customer
Policyholder:	Singtel Mobile Singapore Pte Ltd

Eligibility

Cover is only available to:

- Singaporean, Singapore Permanent Resident or an Individual holding a valid Singapore Identification document such as Employment Pass, Work Permit, Long Term Visit Pass or Student Pass; and residing in Singapore during the period of insurance; and
- **A Singtel prepaid customer; and**
- Age between 16 and 65 on the start date of the period of insurance.

Period of Insurance

A period of **30 consecutive days** from the start date as indicated in the enrolment confirmation² to you.

²The SMS sent to your registered mobile number which proves that you are covered under the policy, containing details of the period of insurance and start date.

Coverage	Sum Insured per Insured Person*							
1. Accidental Death / Permanent Disability We will pay the maximum limit as shown in the table of benefits below for coverage A, B or C in the event of death or permanent disability within 30 days from the date of accident. Table of benefits <table> <tr> <th>Coverage</th><th>Maximum Limit per Insured Person</th></tr> <tr> <td>A. Death</td><td rowspan="4">S\$10,000</td></tr> <tr> <td>B. Permanent Total Disability</td></tr> <tr> <td>C. Other Permanent Disability</td></tr> <tr> <td> 1. Total and Permanent Loss of one or two limbs at or above the wrist or ankle; or 2. Total and Permanent Loss of sight in one or both eyes; or 3. Total and Permanent Loss of one limb and total loss of sight in one eye; or 4. Total and Permanent Loss of speech and hearing in both ears </td></tr> </table>	Coverage	Maximum Limit per Insured Person	A. Death	S\$10,000	B. Permanent Total Disability	C. Other Permanent Disability	1. Total and Permanent Loss of one or two limbs at or above the wrist or ankle; or 2. Total and Permanent Loss of sight in one or both eyes; or 3. Total and Permanent Loss of one limb and total loss of sight in one eye; or 4. Total and Permanent Loss of speech and hearing in both ears	S\$10,000
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We will not pay more than one benefit and the coverage shall cease upon successful claim for that insured person.	
2. Post Hospitalisation Recovery Benefit We will pay a cash benefit of S\$100 if the insured person has to be admitted in the hospital within 7 days from the date of accident as an inpatient, for at least 48 hours consecutively due to an injury as a result of an accident during the period of insurance. We will only pay one claim under this benefit during the period of insurance.	S\$100
3. Job Loss Emergency Funds We will pay a cash benefit of S\$1,000 if the insured person is involuntarily unemployed for at least 30 consecutive days because the insured person is no longer medically fit to take on any form of employment after being hospitalized as an inpatient for at least 48 hours consecutively due to an accident or illness. We will only pay one claim under this benefit during the period of insurance.	S\$1,000

*One cover at any one time (i.e. no overlapping sum insured for same person)

Territorial Limits

Anywhere in Singapore.

Major Exclusions

We will not pay be liable for any claims caused by or resulting from:

- War, Terrorism, Ionising Radiation, Contamination by radioactivity from any nuclear fuel or waste, Strikes, Riot, Civil Commotion
- Wilful Act, Suicide, Self-inflicted injury, Mental and Nervous Disorders, Sleeping Disorder, Depression, Insanity and anxiety
- Pre-Existing medical conditions
- Pregnancy, Child-birth, Miscarriage or any complications
- Venereal Disease, HIV, AIDS and any kind of such diseases
- Intoxication by alcohol, narcotics or drugs
- Routine general physical, Dental care or surgery, Cosmetic or plastic surgery
- Participation in winter sports, big game hunting, mountaineering, rock climbing (other than indoor rock climbing), scuba/skin diving, underwater activities, motor-rally or racing or speed contest of any kind other than on foot.
- Airline Personnel and Aircrew, Professional Sports Team
- Regular Armed Forces and Auxiliary Police Force, other than Military or Police Service of a peacetime nature including National Service Personnel and Reservist training.
- Contracts Rights of Third Parties Act
- Sanction Limitation and Exclusion
- Communicable Diseases Exclusion
- Cyber Exclusion
- Total Asbestos

Cancellation

Cancellation of Group Policy

GEG or the policyholder can cancel this Group Policy by giving thirty days' notice in writing. Cancellation of this Group Policy by GEG or the policyholder shall be without prejudice to any claim arising before the cancellation date. If the cancellation date of the policy is before the end of the insured person's period of insurance, their cover will end on the expiry date of the insurance cover.

Cancellation of insurance coverage

The policyholder or the insured person may cancel the insured person's cover under this policy by writing to GEG. The date of cancellation will depend on when GEG receives the notice of cancellation from the policyholder or the insured person. There will be no premium refunded.

Alterations to Policy

GEG may make alterations to the policy with the agreement of the policyholder. If the alteration of the policy is made during the insured person's period of insurance, the alteration will not affect their existing cover.

Claim Conditions

Reporting an accident

The insured person must give GEG full details of the accident as soon as possible, and in any case within 30 days about any event which may give rise to a claim under this policy. GEG has the right to reject the claim and GEG will not be liable to pay any claim if the accident is reported to GEG later than 30 days from the date of event.

Providing documents

The insured person or their legal representative must provide GEG all certificates, forms, bills, receipts, information and evidence at their own expense. Any bills, receipts and other documents that GEG ask for to support a claim must be the original copies, unless agree otherwise in writing.

Terms of Renewal

This is a short-term personal accident policy and GEG is not required to renew this policy. GEG may terminate this policy by giving the policyholder 30 days' notice in writing. There is no renewal for the insured person's cover.

Disclaimers on exclusions:

There are certain conditions whereby the benefits under this policy will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

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 or www.sdic.org.sg).

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