

Policy Number: A0692465-PAG

Insured Person(s): Eligible Members of Doctor Anywhere Operations Pte Ltd as per declaration

Period of Insurance: Six (06) Months from effective date as shown in Your Certificate of Insurance

Accidental Medical Expenses Cover

In consideration of the payment of Premium and 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

ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT

We shall reimburse the Medical Expenses incurred arising from Bodily Injury as a result of an Accident up to a limit of S\$50 per consultation and maximum S\$150 per Period of Insurance.

GENERAL CONDITIONS

This Policy and the Certificate of Insurance 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 Policy or of the Certificate of Insurance shall bear such specific meaning wherever it may appear.

1. Age Limit

Cover is available to an Insured Person between the age of sixteen (16) and seventy (70) years old.

2. Arbitration

Any dispute arising out of or in connection with this 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 thirty (30) days from the date of Accident.

4. Cancellation of Policy

This Policy may be cancelled either by the Company or the Insured Person by giving thirty (30) days' notice in writing. There shall be no premium refund.

5. Compliance with Policy Provisions

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

6. Contribution

If at the time of any claim there shall be other insurance policy which makes provision for payment of medical expenses which is the subject of a claim hereunder, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of such expenses.

7. Discharge of Liability

We shall not be bound to notice or be affected by any notice of trust charge or alteration relating to this Policy and the receipt of the Insured Person shall in all cases effectually discharge Us.

8. Entire Contract

This Policy, Certificate of Insurance 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 Policy or of the Certificate of

Insurance shall bear such specific meaning wherever it appears.

9. Governing Law

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

10. Notice and Alteration

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

11. Observance of Terms

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

12. Payment of Benefits

All benefits payable under this Policy shall be paid to the Insured Person and whose receipt shall be deemed a final and complete discharge of all Our Liability under this Policy.

13. Reasonable Care

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

14. Territorial Limit

The territorial limit for this Policy is Singapore.

CLAIM CONDITIONS

1. Abandonment of Claim

If We shall disclaim liability to the Insured Person 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. Notice of Accident

Upon the happening of any Accident likely to give rise to a claim under this 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.

3. 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.

4. Time for Filing Proof or 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 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 hospitalisation.
 - (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 Medical 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) private investigator or detective
 - (d) professional sports player / team
 - (e) professional diver or occupations involving deep sea diving
 - (f) ship crew or workers on board vessels, stevedore, shipbreaker
 - (g) occupations involving oil and gas rig, underground work, offshore work
 - (h) occupations involving the use of heavy machinery and tools
 - (i) construction worker or any occupations involving height exceeding ten (10) metres from/above ground/floor level, handling of hazardous chemical or explosive materials or high power voltage electricity work, woodwork, welding or high heat environment
 - (j) food delivery drivers or riders
 - (k) private hire drivers
 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. **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.
 15. **Electronic Date**

This 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.
 16. **Sanction Limitation and Exclusion**

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 would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

17. Terrorism

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this 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 Policy 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 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.

18. Total Asbestos

This 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 Policy or in the Certificate of Insurance, 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.

Insured Person(s) shall mean each of the Insured Person named in the Certificate of Insurance ordinarily residing in Singapore for whom the insurance coverage is arranged.

Medical Expenses shall mean expenses incurred within thirty (30) days of sustaining Bodily Injury as a result of an Accident for medical and surgical treatment by a Physician. 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.

Certificate of Insurance shall mean the document containing details of Your insurance cover, Insured Person and Period of Insurance. The Certificate of Insurance forms part of the Policy.

Commencement Date shall mean the selected date as shown in the Certificate of Insurance.

Period of Insurance shall mean the selected period as shown in the Certificate of Insurance.

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.

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 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.

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 or www.sdic.org.sg).