

THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED

GROUP PERSONAL ACCIDENT POLICY

ENDORSEMENT NO 001 ATTACHING TO AND FORMING PART OF
GROUP POLICY NO G0007336
(POLICYHOLDER SEMBCORP POWER PTE LTD)

Notwithstanding anything to the contrary contained in this Policy, it is hereby declared and agreed that with effect from 01 Aug 2020, the following shall apply:

- 1) SECTION I - GENERAL DEFINITIONS; clause (d) and (g) shall be deleted,
- 2) SECTION II - GENERAL PROVISIONS; clause 1(b), 1(d), 1(e) ,2a(v) shall be deleted
- 3) SECTION VI – COVERAGE FOR FOREIGN BASED EMPLOYEE shall be deleted
- 4) SECTION I - GENERAL DEFINITIONS , clause (f) and (t) shall be deleted and replaced by :

(f) "Eligible Member" means Sembcorp's residential customers

(a) who is between the age of 21 years old but not attained the age of 65 at the Policy Commencement Date or any Renewal Date; and

(b) who is

- (i) a Singapore Citizen; or
- (ii) a Singapore Permanent Resident; or
- (iii) a foreigner with a valid employment pass or work permit or dependant pass; and
- (iv) residing in Singapore.

(t) "Total and Permanent Disability" means the inability of the Insured Member to perform at least 3 out of 6 activities of daily living as defined below, even with the aid of special equipment, and will always require the physical assistance of another person throughout the entire activity.

i) For Insured Member with gainful occupation age between 21 to 65 next birthday

"Total and Permanent Disability" means that the disability must be total and permanent and that there is neither at the point of commencement of the disability nor at any time thereafter any work, occupation or profession that the Insured Member can ever sufficiently do or follow to earn or obtain any wages, compensation or profit.

ii) For Insured Member with no gainful occupation age between 21 to 65 next birthday

"Total and Permanent Disability" means the inability of the Insured Member to perform at least 3 out of 6 activities of daily living as defined below, even with the aid of special equipment, and will always require the physical assistance of another person throughout the entire activity.

The activities of daily living are:

1) Washing

The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.

2) Dressing

The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial Limbs or other surgical or medical appliances.

3) Feeding

The ability to feed oneself food after it has been prepared and made available.

4) Mobility

The ability to move indoors from room to room on level surfaces.

5) Toileting

The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances so as to maintain a satisfactory level of personal hygiene.

6) Transferring

The ability to move from a bed to an upright chair or wheelchair and vice versa.

iii) Presumptive definition of Total and Permanent Disability - For Insured Member age up to 65 next birthday

An Insured Member shall be regarded as being totally and permanently disabled under the following definition of disability if that Insured Member, due to accidental injury has been subject to one (or more) of the following impairments:

- a) The total and irrecoverable loss of sight of both eyes; or
- b) The loss by severance or loss of permanent use of both hands at or above the wrists or both feet at or above the ankles; or
- c) The loss by severance or loss of permanent use of one hand at or above the wrist and one foot at or above the ankle; or
- d) The loss by severance or loss of permanent use of one limb at or above the wrist or ankle and loss of sight of one eye

The Total and Permanent Disability shall have lasted for not less than six (6) months duration and upon receipt of satisfactory proof of such Total and Permanent Disability, the Sum Assured shall become payable to the Insured Member.

5) SECTION II - GENERAL PROVISIONS; the following clause shall be deleted and replaced by :-

(a) Eligibility and Commencement of Insurance

- a) All Eligible Members shall be covered under this Policy on the Policy Commencement Date.
- b) All new Eligible Members becoming eligible after the Policy Commencement Date will be covered on his respective Eligibility Date.

(b) Termination

- a) The coverage of any Insured Member shall automatically be terminated on the earliest of the following dates:
 - (i) The date of termination of his service agreement with the Policyholder;
 - (ii) the date on which this Policy is termination;
 - (iii) The end of the Policy Period during which the Insured Member reaches his 65th birthday;
 - (iv) When the Insured Member and/or Policyholder becomes a Prohibited Person.

6) SECTION III – BENEFIT PROVISIONS shall be deleted and replaced by:

The benefits of this Policy are set out in the appended Schedule of Compensation.

Geographical Limit – Policy covers limited to Singapore

Always subject to all the terms, conditions, exclusions and provisions of this Policy, upon receipt of proof of age and adequate documentary proof that the Insured Life sustains Accidental injury while covered under this Policy and occurring within 30 days from the date of the Accident, if the claim is approved by the Company, the Company shall make payment of such claim, and such payment made shall release the Company from that respective liability in relation to the claim under the Policy

7) SECTION V – EXCLUSIONS shall be deleted and replaced by :-

- (a) Suicide or any attempted suicide or self-inflicted injury or illness, whether the Insured Member is sane or insane.
- (b) Any Pre-Existing Condition or disability which existed prior to the Insured Member becoming insured under this Policy
- (c) War (declared or undeclared), hostilities, civil war or any warlike operations; military or naval or air-force service while under orders for warlike operations;
- (d) Participation in riot or commission of an assault or act of crime;
- (e) Participation in competitive racing of any kind other than on foot;
- (f) Insane or mental disorder;
- (g) The Life Assured being under the influence of alcohol or drugs except drugs prescribed by Registered Medical Practitioner for the purpose of treatment;

- (h) Violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment;
- (i) The Life Assured being in or on an aircraft of any type or boarding or descending from any aircraft, except as a fare-paying passenger or a crew member on an aircraft on a regular scheduled route operated by a recognized airline;
- (j) Routine general physical or any other examination not directly related to admission, diagnosis, injury or treatment which is not Medically Necessary;
- (k) Congenital anomalies;
- (l) Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications and all illnesses or diseases associated with the Human Immunodeficiency Virus;
- (m) Childbirth, pregnancy and complication thereof;
- (n) Bodily injury sustained as a result of the Life Assured parachuting or sky diving or engaging in any kind of aerial flight.
- (o) Accidents that arise in the course of work or at the worksite of the following occupational activities shall be excluded
 - a) engaging in active military duties such as commando or bomb disposal duties/training, maintenance of civil order, engagement in hostilities whether war be declared or not and travel by military aircraft or waterborne vessel;
 - b) working from heights of 20 metres above the ground; or in confined spaces such as vessels, tunnels, underground civil works;
 - c) as professional sports;
 - d) operating, servicing and/or installing heavy machinery;
 - e) providing protective services (including bouncers, life guards, wardens and firemen);
 - f) work related to martial arts and the like; or as performing artists (including stuntmen);
 - g) work in the maritime industry (including deep sea diving and sea crews);
 - h) work in the aviation industry (pilots and aircrew); or
 - i) working on railway tracks, ships or shipyards, working in warehouses, power stations, chemical factories, industrial plants, offshore rigs, timber camps; or working in the building trade (including construction workers, cable installers, electricians); or working with wood, metal, glass or bleach.

Except to the extent expressly amended by the terms of this Endorsement, the terms and conditions of the Policy and all other instruments and agreements executed, delivered or entered into thereunder or pursuant thereto are hereby confirmed and shall remain in full force and effect.

Checked by: SGID_SMT

Issue date: 12 August 2020