



Group Personal Accident Insurance Policy Wordings HomeTeamNS for REAL®Run 2018

This document sets out the terms of group insurance policy held by HomeTeamNS, as the Policyholder, under Master Policy No. **P2172464** for the benefit of registered participants of REAL®Run 2018 ("Event").

When the participant pays the agreed premium, AXA Insurance Pte Ltd ("AXA") agrees to provide insurance cover to such Insured Person(s) against loss covered by this Policy subject to the terms, conditions and exclusions of this Policy.

Cover shall commence from the time the Insured Person arrives at the Event's Assembly Point until the Insured Person leaves the Assembly Point or at the end of the Event, whichever is earlier.

PART (A) – DESCRIPTION OF BENEFITS

Section 1 : Accidental Death and/or Permanent Disablement

If the Insured Person sustains Injury whilst participating in the Event which directly results in death or Permanent Disablement within 90 days from the date of the Accident, AXA will pay the benefits in accordance with the Table of Compensation below:

Table of Compensation

Description	% of the Death Benefit
1 Accidental death	100%
2 Permanent Total Disablement	100%
3 Loss of two Limbs	100%
4 Loss of one Limb and Loss of Sight of one eye	100%
5 Loss of Sight of (a) Both eyes (b) One eye	100% 75%
6 Loss of one Limb	75%
7 Loss of Speech and Loss of Hearing	100%
8 Loss of Hearing (a) Both ears (b) One ear	75% 20%
9 Loss of Speech	50%
10 Loss of four Fingers and Thumb of (a) Right hand (b) Left hand	50% 30%
11 Loss of four Fingers of (a) Right hand (b) Left hand	40% 30%
12 Loss of one Thumb (a) Both phalanges (b) One phalanx	25% 15%
13 Loss of Fingers (a) Three phalanges (b) Two phalanges (c) One phalanx	10% 7% 3%
14 Loss of Toes (a) All the toes of one foot (b) Two phalanges of the big toe (c) One phalanx of the big toe or any other toe	15% 5% 2%

The maximum amount payable under this Section shall not exceed the death benefit of \$10,000.



Special conditions applicable to Section 1:

1. The total compensation payable in respect for any loss due to the same Accident is arrived at by adding together the various percentages but shall not exceed the death benefit of \$10,000.
2. If the Insured Person is left-handed, the compensation under Items 10 and 11 shall be reversed whereby the greater compensation shall apply to the left hand and parts thereof;
3. If a claim is payable for Loss of a whole part of the body, a claim for any component of that part cannot also be made.

SECTION 2 – ACCIDENTAL MEDICAL EXPENSES

If the Insured Person sustains Injury whilst participating in the Event, AXA will pay the medical expenses incurred for treatment received within 7 days of the Accident.

The maximum amount payable under this Section shall not exceed \$500. An excess of \$50 is applicable per Accident.

PART (B) – DEFINITIONS

Any word or expression found in this Policy document shall have these meanings, unless otherwise defined.

WORDS	MEANING
Accident/ Accidental	A sudden and unforeseen event that solely and independently results in Injury and which is not caused by any Illness or medical condition.
Injury	Damage caused to the body by an external force sustained during the Event and which is caused solely by an Accident.
Insured Person	The person who registers and participates in the REAL®Run 2018 event on 21 October 2018 and pays the premium for this insurance cover.
Loss	Physical severance or permanent and irrecoverable functional disablement of the body member, which is beyond remedy by surgical or other treatment.
Loss of Hearing	The total and irrecoverable Loss of hearing, which is beyond remedy by any treatment.
Loss of Limb	The complete severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg.
Loss of Sight	The total and irrecoverable Loss of sight of an eye rendering total blindness in that eye, which is beyond remedy by any treatment.
Loss of Speech	The total Loss of vocal cord or damage of speech centre in the brain resulting in Aphasia or the disability in articulating any three of the four sounds that contribute to the speech such as the Labial, Alveololabial, Palatal and Velar sounds, which is beyond remedy by any treatment.
Permanent Total Disablement	A state of incapacity resulting from the Insured Person suffering bodily Injury which results in his/her permanent total disablement from gainful employment of any and every kind. "Permanent" means lasting twelve (12) calendar months from the date of Accident and at the expiry of the twelve months period being medically certified to be beyond hope of improvement.

PART (C) – GENERAL EXCLUSIONS

AXA will not pay for claims directly or indirectly arising from:

- 1 Any willful or unlawful act; participation in riot;
- 2 Self-inflicted injury, suicide or any attempts thereat, while sane or insane.
- 3 Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions.
- 4 Under the influence of alcohol or drugs that are not prescribed by a qualified medical practitioner.
- 5 Any pre-existing physical infirmity.



PART (D) – GENERAL CONDITIONS

This insurance cover is valid only if the Policyholder and the Insured Person abides by these conditions.

1. The Policyholder and Insured Persons shall act in a prudent manner and exercise reasonable care to prevent an Accident.
2. AXA will not be liable to pay any benefits under this Policy if the Policyholder and/or any Insured Person:
 - (a) fail to properly observe and fulfil the terms and conditions of this Policy;
 - (b) omit, suppress or incorrectly state any material information affecting the risk; or
 - (c) make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.
3. All disputes arising out of this Policy may be submitted to the Singapore Mediation Centre for settlement by mediation and the parties shall agree to honour the terms of any settlement reached. If mediation fails, the dispute has to be referred to arbitration in Singapore with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force.
4. A person or any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.
5. The total liability payable occurring whilst a number of Insured Persons are together shall not exceed \$30 million per event. In the event the maximum liability should exceed \$30 million, the aggregate limit will be apportioned among the Insured Persons, but the sum will not be greater than the maximum limit payable of each Insured Person.

PART (E) – CLAIMS PROCEDURE

1. All claims must be filed online via AXA’s website www.axa.com.sg within 30 days of the date of Accident. Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as was reasonably possible.
2. The payment of claims is dependent on the Policyholder and/or Insured Person providing all necessary information, including receipts, bills and other records in support of the claim.
3. The Insured Person can make claims with AXA directly within the terms, conditions and exclusions contained herein and any benefits payable under this Policy shall be paid to the Insured Person.

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 the Policyholder or the Insured Person. 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 GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).