



**Group Personal Accident Insurance
HomeTeamNS
Policy Wordings (P2156623)**

Period of Insurance: 1 August 2018 – 31 July 2019

This Policy Wordings sets out the terms of the Group Personal Accident Insurance for the benefit of registered Ordinary Members of HomeTeamNs (“Policyholder”).

This insurance cover is provided free of charge to the Insured Persons. The Insured Person shall have the right to make claims on his/her own behalf with AXA Singapore within the relevant terms and conditions as set out herein. This insurance is underwritten and issued by AXA Insurance Pte Ltd.

PART (A) – SCHEDULE OF BENEFITS

This is a Personal Accident Policy and benefits will only be payable upon an Accident occurring.

Section	Benefits	Maximum Limit Payable (SGD)
1	Accidental Death and/or Permanent Disablement	\$30,000
2	Fractured Bones	\$3,000
3	Child Education Fund @ \$2,500 per child	\$10,000
4	Physiotherapy Cost (Upon Permanent Total Disablement)	\$1,000
5	Mobility Aid Expenses	\$1,000

PART (B) – DESCRIPTION OF BENEFITS

Section 1 : Accidental Death and/or Permanent Disablement

If, during the Period of Insurance, the Insured Person sustains Injury which directly results in death or Permanent Disablement within 12 months of the Accident, We will pay a percentage of the Sum Insured under this benefit in accordance to the Table of Compensation.

Table of Compensation

Description	% of Sum Insured under Section 1
1 Accidental death	100%
2 Permanent Total Disablement	100%
3 Loss of or Loss of Use of two Limbs	100%
4 Loss of or Loss of Use 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 or Loss of Use 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 or Loss of Use of four Fingers and thumb of (a) Right hand (b) Left hand	50% 30%
11 Loss of or Loss of Use of four Fingers of (a) Right hand (b) Left hand	40% 30%



12	Loss of or Loss of Use of one Thumb	
	(a) Both phalanges	25%
	(b) One phalanx	15%
13	Loss of or Loss of Use of Fingers	
	(a) Three phalanges	10%
	(b) Two phalanges	7%
	(c) One phalanx	3%
14	Loss of or Loss of Use of Toes	
	(a) All the toes of one foot	15%
	(b) Two phalanges of the big toe	5%
	(c) One phalanx of the big toe or any other toe	2%
15	Third Degree Burns	
	(a) 20% or more of the total head surface area	100%
	(b) 40% or more of the total body surface area	100%
	(c) 25% or more but less than 40% of the total body surface area	75%
	(d) 15% or more but less than 25% of the total body surface area	50%

NOTES:

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 100% of the sum insured and there shall be no further liability under the Policy in respect of any Injury sustained thereafter;
2. If the Insured Person is left-handed, the compensation percentage in Items 10 and 11 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;
3. If a claim is payable for loss of, or loss of use of, a whole part of the body, a claim for any component of that part cannot also be made.
4. Assessment of percentage of body affected by burns will be based on the Rules of Nines system.

Additional Definitions

1. Third Degree Burns means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
2. Rules of Nines means a system used by Doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.

Section 2 : Fractured Bones

If, during the Period of Insurance, the Insured Person sustains Injury which results directly in a fracture within 12 months of the Accident, We will pay a percentage of the Sum Insured under this benefit based on the nature of the fracture, as set out in the following table:

Nature of Fracture	% of Sum Insured under Section 2
(a) Fracture of neck, skull or spine	100%
(b) Fracture of hip	75%
(c) Fracture of jaw, pelvis, leg, ankle or knee	50%
(d) Fracture of cheekbone or shoulder	30%
(e) Fracture of arm, elbow, wrist or ribs	25%
(f) Fracture of skull or spine (Hairline Fracture)	30%

This benefit is payable provided that the Insured Person has not been diagnosed as having osteoporosis prior to the effective date of this Policy. If the Insured Person is diagnosed as having osteoporosis after the effective date of this Policy, We will only be liable to pay this benefit in respect of the first Fracture sustained, but not for subsequent incidents.

Section 3 : Child Education Fund (Maximum 4 children)

If, during the Period of Insurance, the Insured Person sustains Injury which directly results in death, We will pay a lump sum, up to the specified limit under this benefit, for his/her Children who are 25 years old and below and are enrolled or studying in an educational institution licensed by the local government at the time of the Accident.



Section 4 : Physiotherapy Cost (Upon Permanent Total Disablement)

If, during the Period of Insurance, the Insured Person sustains Injury which directly results in Permanent Total Disablement, We will reimburse, up to the specified limit under this benefit, for physiotherapy treatment by a legally qualified practitioner.

The benefit under this section applies only when Permanent Total Disablement under Section 1 becomes payable.

Section 5 : Mobility Aid Expenses

If, during the Period of Insurance, the Insured Person sustains Injury which directly results in Permanent Total Disablement, We will pay the costs incurred, up to the specified limit under this benefit, to acquire the necessary mobility aid to assist the Insured Person. Such mobility aid may include the following:

- (a) a self-powered, climbing wheelchair;
- (b) a motor vehicle with controls suitably adjusted; and
- (c) a lift, necessary ramps, railings and holds at the Insured Person's usual place of residence.

The benefit under this section applies only when Permanent Total Disablement under Section 1 becomes payable.

PART (C) – EXTENSION OF BENEFITS

1. Riot, Strike, Civil Commotion, Hijack, Murder, Assault

If, during the Period of Insurance, the Insured Person suffers death or Injury as a result of Riot, Strike, Civil Commotion, hijack, murder or assault, and provided that such event did not arise as a result of or in connection with his collaboration or provocation of such act, the Insured Person will be covered up to the specified limit under each respective section.

Riot, Strike, Civil Commotion means disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organised or unorganised) usually against a governing body or the policies thereof, and including any action of government authority to suppress such gathering.

2. Suffocation By Smoke, Poisonous Fumes, Gas and Drowning

If, during the Period of Insurance, the Insured Person suffers death or Injury as a result of suffocation by smoke, poisonous fumes, gas or drowning, and provided that such event did not arise as a result of his wilful or intentional act or could not have reasonably been avoided by him, the Insured Person will be covered up to the specified limit under each respective section.

3. Exposure

If, during the Period of Insurance, the Insured Person suffers death as a result of being unavoidably exposed to the natural Elements as a result of an Accident, the Insured Person will be covered up to the specified limit under each respective section.

Additional Definition:

Elements mean extreme weather conditions including but not limited to drought, heatwave, sandstorm or blizzards.

4. Disappearance

If, during the Period of Insurance, the Insured Person disappears as a result of an Accident and his body has not been found within 12 months of the date of that disappearance, the Insured Person will be deemed to have suffered an Accidental death at the time, and We will pay the Accidental Death benefit under Section 1. However, if the Insured Person is subsequently found to be living, any benefit paid must be immediately refunded to Us.

5. Motorcycling

If, during the Period of Insurance, the Insured Person suffers death or Injury as a result of riding a motorcycle (whether as rider or pillion-rider), the Insured Person will be covered up to the specified limit under each respective section, provided that at the time of the Accident the Insured Person is:

- (a) Not violating the driving regulations of the country; and
- (b) Not engaging in racing, speed or duration testing.

6. Terrorism

If, during the Period of Insurance, the Insured Person suffers death or Injury as a result of an act of Terrorism, the Insured Person will be covered up to the specified limit under each respective section.

Additional Definition:

The use of force of violence, including the use of nuclear, chemical and biological substances, causing damage, Injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with



the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not.

Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act that is verified or recognised by the (relevant) government as an act of Terrorism.

7. Worldwide Cover

This Policy covers the Insured Person on a worldwide basis, provided that the maximum period outside Singapore is not more than 182 consecutive days at any one time. If so, the cover will cease automatically at 23:59 standard Singapore time on the 182nd day after the date of departure from Singapore.

PART (D) - DEFINITIONS

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

TERM	MEANING
Accident/ Accidental	A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any Illness or medical condition.
Age	The Insured Person's Age as of last birthday.
Doctor	A registered medical practitioner in western medicine who is licensed and practicing as a General Practitioner and/ or Specialist within the scope of his licence according to the laws of the country in which such practice is maintained. Any treatment by a Specialist must be referred by the attending Doctor. The Doctor cannot be the Insured Person, an employee of the Policyholder, or a person related to the Insured Person by blood, marriage or adoption.
Endorsement	An authorised amendment to the terms of Your Policy.
Illness	A condition marked by a pathological deviation from the normal healthy state.
Injury	Damage or harm caused to the body by an external force sustained during the Period of Insurance and which is caused solely by an Accident.
Insured Person	Registered Ordinary Members of the Policyholder, up to 70 years old. "Ordinary Member" refers to NSmen who have served or are serving in the Singapore Police Force (SPF) or Singapore Civil Defence Force (SCDF) and have signed up as HomeTeamNS member.
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 surgical or other 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 the Insured Person absolutely blind in that eye, which is beyond remedy by surgical or other 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 surgical or other treatment.
Occupation	The Insured Person's full-time or part-time gainful employment, profession or any other work which the Insured Person has been trained to perform for an income, remuneration or profit.
Period of Insurance	The period during which the coverage is effective, as specified in the Policy Schedule.



Permanent Disablement	Injury which: (a) falls into one of the defined Injuries listed from Items 3 to 15 in the Table of Compensation under Section 1; and (b) has lasted for at least 12 months from the date of the Accident; and (c) is medically certified to have no hope of improvement at the end of that period.
Permanent Total Disablement	Injury which: (a) totally disables and prevents the Insured Person from engaging in, performing, or attending to any business or Occupation of any and every kind, or if the Insured Person has no business or Occupation, from attending to his usual duties; and (b) has lasted for at least 12 months from the date of the Accident; and (c) is medically certified to have no hope of improvement at the end of that period.
Sum Insured	The maximum benefit amount payable as stated in the Policy Schedule.
We/ Us/ Our	AXA Insurance Pte Ltd.

PART (E) – GENERAL EXCLUSIONS (Applicable to the whole Policy)

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

- 1 War, declared or undeclared, revolution or warlike operations.
- 2 Engaging in naval, military, airforce, police or civil defence service or operations, including peacetime reservist training under Section 14 of the Enlistment Act, Cap.93 of the Republic of Singapore.
- 3 Any willful or unlawful act; participation in riot; self-inflicted injury, suicide or any attempts thereat, while sane or insane.
- 4 Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury.
- 5 Under the influence of alcohol or drugs that are not prescribed by a qualified medical practitioner.
- 6 Engaging in racing on wheels.
- 7 Working as an air or ship crew, professional divers or Professional Sportsman.

Additional Definition:

Professional Sportsman means a person who is engaged in a sport within the framework of employment with a sports organisation or as a private entrepreneur for the purpose of remuneration, and is holding a professional sportsman's licence obtained according to the conditions of the sports association.

Remuneration refers to the income received (as a salaried employee) but not prize money e.g. a \$300k reward if the sportsman wins a gold medal.

- 8 Any nuclear reaction or contamination, ionizing rays or radioactivity.



PART (F) – GENERAL CONDITIONS (Applicable to the whole Policy)

1. Reasonable Care

The Policyholder and all Insured Persons shall act in a prudent manner and exercise reasonable care to prevent an Accident.

2. Liability

We will have no liability to pay any benefits under this Policy if the Policyholder or any Insured Person:

- (a) fail to fully and truthfully disclose to Us, all material information known (or which could reasonably be expected to be known), before inception of this Policy and upon each renewal;
- (b) fail to properly observe and fulfil the terms and conditions of this Policy;
- (c) make any untrue statement;
- (d) omit, suppress or incorrectly state any material information affecting the risk; or
- (e) make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.

3. Misstatement of Age

- (a) If, at the correct Age, an Insured Person would not have been eligible for cover under this Policy, no benefit shall be payable.
- (b) If an Insured Person satisfies the Age eligibility requirement at the commencement of a Period of Insurance, his cover shall remain effective for the remaining duration of the Period of Insurance even if he has attained a higher Age during that Period of Insurance.

4. Mediation/ Arbitration

- (a) All disputes arising out of this Policy may be submitted to the Singapore Mediation Centre for settlement by mediation in accordance with the mediation procedure for the time being in force, if the parties so agree. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached.
- (b) If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to and finally resolved by arbitration in Singapore 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.
- (c) The tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

5. Alterations

We reserve the right to amend the terms and provisions of this Policy, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless approved in writing by Us and reflected in an Endorsement.

6. Governing Law

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

7. Rights of Third Parties

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.

8. Non-Assignment

This Policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

9. Currency

Premiums and benefits payable under this Policy shall be in Singapore Dollars.

10. Aggregate Limit

The total liability payable occurring whilst a number of Insured Persons are together shall not exceed SGD 52 million per conveyance and/or per event. In the event the maximum liability should exceed SGD 52 million per conveyance and/or per event, the aggregate limit will be apportioned among the Insured Persons, but the sum will not be greater than the maximum Sum Insured of each Insured Person.

11. Sanction Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred 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 Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.



12. Illegality Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.

13. 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).

PART (G) – CLAIMS PROCEDURE

1. Claim Procedure

- (a) All claims must be filed with Us within 30 days of the occurrence. Claims may be submitted online via Our website www.axa.com.sg.

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.

- (b) 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.
- (c) If the Policyholder and/ or Insured Person shall fail to supply the requisite proof of loss as stipulated by the terms of the Policy, the Policyholder and/ or Insured Person may, within a grace period of one calendar year from the time that the written proof of loss should have been furnished, submit the relevant proof of loss to Us with cogent reasons for the failure to comply with Policy terms. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept for any reason whatsoever, such written proof of loss.
- (d) We shall have the right through Our medical representatives to examine any Insured Person within the duration of any claim, and to require an autopsy in the case of death, where this is not forbidden by law or religious beliefs. We will bear the expenses incurred in such examinations, unless the claim is proved to be invalid, in which case We shall be entitled to recover all the expenses so incurred from the Policyholder.

2. Payment of Benefits

For any claims, We will only pay the benefits pertaining to the Period of Insurance which the Insured Person has sustained Injury. Any benefits payable under this Policy shall be paid to the Policyholder or to such person as instructed by the Policyholder and agreed by Us. Any payment made by Us in accordance with this condition shall in all cases finally and completely discharge Us of all Our liability.

3. Expenses Covered by Other Sources

This condition applies to the payment of benefit on a reimbursement or indemnity basis. If the Policyholder or any Insured Person becomes entitled to a reimbursement of all or part of claimed expenses from any other source(s), We will only be liable for the amount not recoverable from such other sources, but not exceeding the maximum limit payable under the policy.