

PERSONAL SOLUTIONS PLAN

A. Our Contract

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to Us in the Application Form and through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

B. Your Policy Coverage

Golfers' - Personal Accident

This benefit covers You worldwide.

We will cover You for death or bodily injury suffered by You as a result of an Accident whilst playing or practicing golf in the Club or Stand-alone Driving Range only if:

- such death or bodily injury is caused by accidental, external and visible means and is independent of any other cause;
- such death or bodily injury occurs within 3 months of the Accident;
- such death or bodily injury is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity; and
- the Accident must not have occurred when You were under the influence of alcohol, drugs or medication.

We will pay You or Your legal personal representative compensation for death or bodily injury up to the amount as specified in the policy schedule in the manner described in the Compensation Table below. For any one Accident, We will only pay for one of the items under (1) to (6) shown in the Compensation Table. Should You suffer several injuries in the same Accident, We will pay for the injury that provides the highest pay-out.

For item (7) shown in the Compensation Table, We will not cover You beyond 52 weeks from the commencement of the total disability.

Compensation Table

Loss	Percentage of sum insured as specified in the policy schedule
1. Death	100%
2. Total and permanent loss of sight in both eyes	100%
3. Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	100%
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of sight in one eye	100%
5. Total and permanent loss of sight in one eye	50%
6. Total loss by physical severance at or above the wrist or ankle of one hand or foot	50%
7. Weekly Indemnity (up to 52 weeks) Total and continuous disability that prevents You from performing each and every duty of Your occupation	S\$300/- per week

Golfers' - Medical Reimbursement

This benefit covers You worldwide.

We will cover reasonable Medical Expenses incurred by You if You suffer bodily injury caused by an Accident whilst playing or practicing golf in the Club or Stand-alone Driving Range, up to the amount as specified in the policy schedule.

We will not cover You for any Medical Expenses incurred by You if:

- such injury is caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- if the Medical Expenses incurred is for Pre-existing Medical Condition; or
- You are entitled to a refund of all or part of such expense from any other source (e.g. Medishield, Your personal accident insurance or other insurance that covers the Medical Expenses).

Golfers' - Golfing Equipment and Personal Effects

This benefit covers You worldwide.

We will cover You for Your losses if Your Golfing Equipment or Personal Effects are lost or damaged:

- whilst You are playing or practising golf in the Club or Stand-alone Driving Range; or

- during transit to or from the golf course or driving range in the Club or Stand-alone Driving Range.

We will pay You up to the amount as specified in the policy schedule (excluding losses You incurred due to accidental breakage of golf club(s)), provided that any claim for loss of or damage to Personal Effect does not exceed the per item limit as specified in the policy schedule.

In addition, We will cover You for Your losses incurred due to accidental breakage of golf club(s), up to the amount as specified in the policy schedule. You will have to pay the Excess as specified in the policy schedule for each damaged golf club claimed under this benefit.

In covering for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to Your Golfing Equipment or Personal Effects.

We will not cover loss of or damage due to:

- wear and tear, depreciation, mechanical or electrical breakdown;
- mold, fungus, mildew or any mycotoxins;
- confiscation or retention by customs or other officials;
- Your use of deliberate destructive force;
- Misplacement; and
- mysterious disappearance.

Golfers' - Golfing Equipment Hire

This benefit covers You worldwide.

We will pay You the reasonable cost of hiring replacement Golfing Equipment, up to the amount as specified in the policy schedule, if Your Golfing Equipment is lost or damaged as covered under this benefit.

Golfers' - Liability to Third Parties

This benefit covers You worldwide.

We will cover You for the amount (including all costs and expenses) which You are legally liable to pay to third parties in compensation for the following caused by You whilst engaged in actual play or practice in the Club or Stand-alone Driving Range:

- Accidental death or bodily injury to any person; or
- Accidental Damage to property.

We will pay up to the amount as specified in the policy schedule.

We will not cover:

- death or bodily injury to members of Your household;
- death or bodily injury to any person employed by You which arises in the course of their employment;
- death or bodily injury which You or the third party can claim for under the Work Injury Compensation Act;
- injury, sickness, death or destruction caused intentionally by You or at Your direction or arising out of a communicable disease that You transmit;
- loss or damage due to Your intoxication or impairment from Your use of alcohol, illegal drugs or medication;
- loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or members of Your household;
- non-personal losses which in any way is due to:
 - any business activity conducted by You whether Your own or for others,
 - any professional services provided by You;
- any contract or agreement entered or assumed by You whether written, verbal or implied, and where liability would not have attached in the absence of such contract or agreement;
- any fines, penalties, punitive and exemplary damages; and
- any liability arising from the ownership, use or maintenance of aircraft, watercraft, locomotive, automotive, licensed self-propelled caddie cars or any mechanically propelled vehicle.

Any admission of liability, payment to or agreement with third parties must be with Our prior written consent.

Golfers' - Hole-in-One Hospitality

This benefit covers You worldwide.

Where by virtue of any local custom or rules applicable to the Club, You are required to extend hospitality to members of the Club in the event of Your "hole-in-one", We will cover You for reasonable hospitality cost (food and beverages only) incurred by You in any food and beverages establishment, up to the amount as specified in the policy schedule.

You are required to provide to Us:

- a properly authenticated certificate issued by the Club evidencing the "hole-in-one" with supporting original, signed and properly completed score card, stating date and details relating to the completion and achievement of the "hole-in-one"; and
- the original bill evidencing the cost of hospitality. The cost of hospitality must be contained in a singular bill and relates only to food and beverages and must not be incurred more than 30 days from the date of the "hole-in-one" certification.

We will not cover hospitality costs incurred beyond 30 days from date of certification of the "hole-in-one".

Golfers' - Club Subscription Fees

This benefit covers You worldwide.

In the event that You are unable to play golf due to injury sustained from an Accident or due to sickness, We will cover You for such portion of the Club Subscription Fees during Your Period of Absence, up to the amount as specified in the policy schedule.

You are required to provide or present Us:

- a medical report or memorandum from a legally qualified medical practitioner certifying that You are unable to or have been advised against playing golf due to injury sustained in an Accident or due to sickness, and the medical report or memorandum must state Your Period of Absence; and
- a letter or memorandum from the Club confirming Your Period of Absence from the Club, the amount of Club Subscription Fees chargeable during Your Period of Absence, and that the Club has not and will not refund any Club Subscription Fees during Your Period of Absence.

We will not cover:

- overdue Club Subscription Fees as at the commencement of the sickness or date of Accident;
- such portion of the Club Subscription Fees chargeable for the first 14 days of disablement due to Accident or sickness;
- the portion of Club Subscription Fees of a joint club membership that You hold with another person (co-member) that is to be or will be borne by the co-member; and
- Club Subscription Fees due to injury sustained from an Accident or sickness from pre-existing injury or sickness.

Identity Fraud

This benefit covers You worldwide except for Legal Fee which must be incurred in Singapore.

We will cover You:

- for any Monetary Loss suffered by You as a result of Identity Fraud or Fraudulent Use of Payment Card; and
- Loss of Wages, Legal Fee incurred in Singapore or other incidental cost as approved by Us to deal with, handle, manage or resolve the Identity Fraud and Fraudulent Use of Payment Card.

We will pay You, up to the amount as specified in the policy schedule. You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made from each occurrence of Identity Fraud or Fraudulent Use of Payment Card.

We will not cover You for any loss, damage, liability or expense:

- arising from any contractual arrangement between You and the issuer of the Payment Card, including but not limited to late payment charges or penalties payable by You pursuant to Your agreement with the issuer of the Payment Card;
- You could otherwise claim from the issuer of the Payment Card; or
- amounting to Legal Fee incurred outside of Singapore to deal with, handle, manage, or resolve the Identity Fraud or Fraudulent Use of Payment Card.

Theft of Personal Effects and Medical Coverage

This benefit covers You worldwide.

We will cover You for loss of or damage to Personal Effects as a result of Theft, up to the amount as specified in the policy schedule. You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made from each occurrence of Theft of Personal Effects.

In covering for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to Your Personal Effects.

We will cover You for the cost of replacement of locks and keys to Your Residence, in the event that the keys to Your Residence was an item stolen. We will pay, up to the amount as specified in the policy schedule.

We will cover You for reasonable Medical Expenses incurred by You as a result of bodily injury sustained by You due to Theft, up to the amount as specified in the policy schedule.

We will not pay for any loss of or damage to Personal Effects as a result of Theft if an official report is not lodged with the police nor made to a recognised government law enforcement agency within a reasonable period of time of its occurrence.

We will not cover loss of or damage to Personal Effects due to:

- wear and tear, depreciation, electrical or mechanical breakdown;
- Accidental Damage not caused by Theft;
- confiscation or retention by customs or other government officials;
- mold, fungus, mildew or any mycotoxins;
- misplacement; and
- mysterious disappearance.

We will not cover for any Medical Expenses incurred by You if:

- such injury is caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- such injury is sustained by You acting beyond what is reasonable for the purpose of self-defence;
- such injury is arising from any criminal act committed by or against You other than Theft;
- the Medical Expenses incurred is for Pre-existing Medical Condition; or
- You are entitled to a refund of all or part of such expense from any other source (e.g. Medishield, Your personal accident insurance or other insurance that covers the medical expenses).

ATM Assault

This benefit covers You worldwide.

We will cover You for Your loss of Monies as a result of ATM Assault.

We will pay You, up to the amount as specified in the policy schedule. You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made from each occurrence of ATM Assault.

We will not pay for any loss You could otherwise claim from the issuer of the Payment Card.

We will cover You for reasonable Medical Expenses incurred by You as a result of bodily injury sustained by You due to ATM Assault, up to the amount as specified in the policy schedule.

We will not cover for any Medical Expenses incurred by You if:

- such injury is caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- such injury is sustained by You acting beyond what is reasonable for the purpose of self-defence;
- such injury is arising from any criminal act committed by or against You other than ATM Assault;
- the Medical Expenses incurred is for Pre-existing Medical Condition; or
- You are entitled to a refund of all or part of such expense from any other source (e.g. Medishield, Your personal accident insurance or other insurance that covers the medical expenses).

Personal Trip Effects

This benefit covers You worldwide.

We will cover You for the following costs incurred during Your Personal Trip, up to the amount as specified in the policy schedule:

- the replacement costs for Your Luggage, Personal Effects, and/or Identity Document which have been Stolen or Accidentally Damaged; and
- the reasonable additional travel and accommodation expenses necessarily incurred to obtain a replacement of Your Stolen passport while abroad.

You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made from each occurrence of loss or damage under this benefit.

In covering for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to Your Luggage and Personal Effects.

Coverage under this benefit begins when You leave Your Residence to commence a Personal Trip and terminates when whichever of the following occurs first:

- the time You return to Your Residence on completion of Your Personal Trip (or the time a common carrier such as commercial airlines, coach or train, arrives at its destination for a one-way Personal Trip); or
- the expiry of this Policy.

In any case, coverage of Your Personal Trip will not begin more than 24 hours prior to Your booked departure time and will cease no later than 24 hours upon Your return time to Singapore from Your Personal Trip. We will cover only the first 30 days of Your Personal Trip.

We will not cover loss of or damage to:

- items of perishable nature;
- any type of commercial, business-related and administrative documents, transportation tickets, or transport vouchers;
- prams, buggies, wheelchairs, pedal cycles or motor vehicles;
- Monies, bank notes, cheque, securities for money or its equivalent;
- art, antiques, firearms and collectible items;
- consumables such as contact lenses, non-rechargeable batteries and cosmetics;
- furs, jewellery, watches, gems, precious stones and articles made of or containing gold (or other precious metals and /or precious stones);
- Personal Electronic Equipment including iPods, MP3 players and any other equipment of similar use;
- sports equipment of any kind unless being transported during a Personal Trip;
- household goods, or other goods, shipped as freight;
- dentures or bridgework, artificial limbs or hearing aids of any kind;
- items being transported on the exterior of a vehicle, including but not limited to a roof rack;
- items that are left unattended in a place to which the general public has access;

- Luggage due to wear and tear including, but not limited to marring, scratches, scuffs and any process to clean, repair, restore or alter;
- items due to a Natural Catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- items caused by mechanical, electrical, software or data failure;
- loss of data;
- items caused by leakage of powder or liquid carried within Personal Effects or Luggage; and
- items occurring during a non-Personal Trip.

Personal Trip Liability

This benefit covers You worldwide.

We will cover You during Your Personal Trip for the amount (including all costs and expenses) which You are legally liable to pay to third parties in compensation for:

- Accidental death or bodily injury to any person; and
- Accidental Damage to property.

We will pay, up to the amount as specified in the policy schedule.

Coverage under this benefit begins when You leave Your Residence to commence a Personal Trip and terminates when whichever of the following occurs first:

- the time You return to Your Residence on completion of Your Personal Trip (or the time a common carrier such as commercial airlines, coach or train arrives at its destination for a one-way Personal Trip); or
- the expiry of this Policy.

In any case, coverage of Your Personal Trip will not begin more than 24 hours prior to Your booked departure time and will cease no later than 24 hours upon Your return time to Singapore from Your Personal Trip. We will cover only the first 30 days of Your Personal Trip.

We will not cover:

- death or bodily injury to members of Your household;
- death or bodily injury to any person employed by You which arises in the course of their employment;
- injury, sickness, death or destruction caused intentionally by You or at Your direction or arising out of a communicable disease that You transmit;
- loss or damage due to your intoxication or impairment from Your use of alcohol, illegal drugs or medication;
- loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or members of Your household;
- any fines, penalties, punitive and exemplary damages;
- non-personal losses which in any way is due to:
 - any business activity conducted by You whether Your own or for others,
 - any professional services provided by You;
- any contract or agreement entered or assumed by You whether written, verbal or implied, where liability would not have attached in the absence of such contract or agreement;
- arising out of Your participation in competitive or dangerous sports; and
- any liability arising from the ownership, use or maintenance of aircraft, watercraft, locomotive, automotive or any mechanically propelled vehicle.

We will not cover You for any admission of liability, payment to or agreement with third parties on Your part that was made without Our prior written consent

Bag and Wallet Guard

This benefit covers You worldwide.

We will cover You for the following costs when Your Bag and/or Wallet is lost or damaged as a result of Theft:

- replacement cost for the stolen Bag, as well as such Identity Document and Payment Cards which You can prove to have been carried in the Bag at the time of Theft, up to the amount as specified in the policy schedule; and
- replacement costs for the stolen Wallet as well as such Identity Document and Payment Cards which You can prove to have been carried in the Wallet at the time of Theft, up to the amount as specified in the policy schedule.

You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made from each occurrence of Theft.

We will not cover:

- Monies, bank notes, cheques, securities for money or its equivalent, transportation tickets, Personal Electronic Equipment or other similar items that were in the stolen Bag or Wallet other than Your Identity Document and/or Payment Cards;
- losses due to a Natural Catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- Accidental Damage to Your Bag and/or Wallet and the items contained in them not caused by Theft;

- any fraudulent acts or unauthorized charges made by third parties on the stolen Identity Document or Payment Cards;
- any identity Fraud related costs arising from or related to such stolen Identity Document or Payment cards;
- mysterious disappearance; and
- misplacement.

Key Guard

This benefit covers You worldwide.

We will cover You for the cost of replacing the keys to Your Residence and/or Motor Vehicle if the key(s) to Your Residence and/or Motor Vehicle have been Stolen, up to the amount as specified in the policy schedule.

We will not cover:

- replacement costs of keys of a Residence other than Your primary Residence; and
- replacement costs of keys of Motor Vehicle that You do not own for personal use.

Bicycle Guard

We will cover You for loss of or damage to Your Bicycle as a result of the following, up to the amount as specified in the policy schedule:

- Theft while Your Bicycle is left and securely locked outside of Your Residence;
- Burglary while Your Bicycle is left inside of Your Residence; or
- Accidental Damage to Your Bicycle.

You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made for each occurrence of Theft, Burglary or Accidental Damage to Your Bicycle.

In covering for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to Your Bicycle.

We will not cover loss of or damage:

- If Your Residence has not been occupied for more than 60 consecutive days;
- for Stolen tires, bicycle accessories, removable parts or wheel unless the entire Bicycle is Stolen at the same time;
- following Abandonment;
- when the Bicycle is in the care, custody and/or control of a person other than a family member;
- while the Bicycle is being used for racing events, mountain biking or any off road, rough terrain biking activities;
- when the Bicycle is used for courier services or the transportation of paying passengers or for commercial use;
- due to marring, scratching, denting, uses of a solvent or solvents, or any cosmetic change which does not impair the function and performance of the Bicycle;
- arising from failure to use or maintain the Bicycle in accordance with the manufacturer's instructions; or
- arising from faulty or defective design, materials or workmanship or latent defect and defects in operation.

E-Guard

This benefit covers You worldwide.

We will cover You for loss of or damage to Your Personal Electronic Equipment as a result of the following, up to the amount as specified in the policy schedule:

- Theft while Your Personal Electronic Equipment was carried or worn by You outside of Your Residence;
- Burglary while Your Personal Electronic Equipment was left inside of Your Residence; or
- Accidental Damage.

You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made for each occurrence of Theft, Burglary or Accidental Damage to Your Personal Electronic Equipment.

Coverage under this benefit shall begin 14 days after the Inception Date and no claim will be payable under this benefit within 14 days of the Inception Date.

In covering for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to Your Personal Electronic Equipment.

We will not cover loss or damage:

- to telephone S.I.M card used in the operation of the Personal Electronic Equipment and any consequential loss resulting from misuse of the S.I.M card;
- to accessories or any consumable part related to the operation of the Personal Electronic Equipment including but not limited to hands-free equipment, charger, batteries, complementary cards and any accessory that is secondary to the Personal Electronic Equipment;
- to any hinge part of the Personal Electronic Equipment (such as hinged lids of laptops) used for opening and closing the Personal Electronic Equipment or any of its parts;
- if Your Residence has not been occupied for more than 60 consecutive days;
- resulting from commercial usage of Personal Electronic Equipment;
- due to a Natural Catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust,

- cleaning, servicing, maintenance, adjustment or repairs;
- arising from misuse of Personal Electronic Equipment;
- caused by mechanical, electrical, software and data failure;
- to data; or
- arising from Liquid Ingress.

Ticket Guard

This benefit covers You worldwide.

We will cover You for the cost of the Ticket to a Covered Event if You are unable to attend the event as a result of:

- You being required to serve on a jury or You are served with a Court order or a subpoena, which requires Your appearance in Court on the day of the Covered Event;
- Your relative's death, Serious Injury or Serious Sickness or compulsory quarantine, which requires Your presence on the day of the Covered Event;
- Your unforeseen death, Serious Injury or Serious Sickness or compulsory quarantine;
- Your Motor Vehicle breaking down while on route to the Covered Event, provided it is reported to a roadside recovery service, Your primary automobile insurer, or brought to a vehicle service/repair centre;
- serious damage to Your Residence from a house fire, Burglary, or any Natural Catastrophe that requires You to be present at the Residence on the date of Covered Event;
- Natural Catastrophe which prevented You from attending the Covered Event; or
- a sudden and unexpected Business Trip that is required by Your employer, which results in You not being able to attend the Covered Event. You are required to furnish Us with Your travel itinerary as proof of Your Business Trip.

We will pay You the lower of the Face Value of the Ticket, or the actual amount You paid to acquire the Ticket as shown on the receipt, up to the amount as specified in the policy schedule.

We will not cover losses:

- if the Ticket cost is not incurred by You;
- if the Ticket cost can be recovered from other source(s);
- caused directly or indirectly from the cancellation or postponement of the Covered Event by the organizer for any reason;
- due to cancelled or rescheduled airplane flight, unless due to a Natural Catastrophe;
- from the Ticket You re-sell to other people; or
- due to the order of any government, public authority, or customs officials.

Purchase Protection

This benefit covers You worldwide.

We will cover You for loss of or damage to Your Purchase as a result of the following when such loss or damage occurs within 30 days from the Purchase date:

- Theft of Your Purchase while it is carried or worn by You outside of Your Residence;
- Burglary of Your Residence resulting in Your Purchase being stolen while left inside of Your Residence; or
- Accidental Damage.

We will pay You the Purchase Price for each item(s) of Your Purchase, up to the amount as specified in the policy schedule. You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made for each occurrence of Theft, Burglary or Accidental Damage to Your Purchase.

We will not cover:

- items that were lost or Stolen from a Motor Vehicle;
- losses occurring to item(s) You purchased online and which are stolen or damaged prior to Your taking possession of such item(s);
- loss or damage due to a Natural Catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- losses due to mechanical failure, electrical failure; software or data failure;
- loss of data;
- items purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
- permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
- items used for, or intended to be used for, commercial, retail, property rental, or other business purposes;
- items that You have rented or leased;
- items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
- items left unattended in a place to which the general public has access;
- any vehicle and any equipment and/or parts necessary for its operation and/or maintenance;
- Monies, bank notes, cheque, securities for money or its equivalent;
- art, antiques, firearms and collectable items;
- furs, watches, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- loss arising from Theft of Bicycle or parts of a Bicycle that was not securely locked while left outside of Your Residence;
- the costs or charges which do not relate to any Purchase, which You paid for using Your credit card;

- misplacement; and
- mysterious disappearance.

C. Your Policy Exclusions

We will not cover for:

1. General Exclusions

- losses not occurring during the period of insurance as set out in the policy schedule.
- loss or damage due to an act of God unless stated otherwise in Part B above.
- any loss or damage due to the order of any government, public authority or customs officials.

2. Negligence, Wilful, Criminal or Fraudulent Act

We will not cover loss, damage or liability which in any way is due to:

- negligence, wilful, criminal or fraudulent act on Your part;
- negligence, wilful, criminal or fraudulent act of Your relatives, members of Your household, employer, employees, legal representatives, Domestic Worker, room-mates or anyone who is authorised to gain access to Your Residence.

3. War and Terrorism

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or
- any Act of Terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any Act of Terrorism.

4. Nuclear Risks

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

5. Exclusion of Third Party Rights

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001 (Cap.53B) to enforce any of its terms.

6. Economic Sanctions

The Insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

D. Your Policy Conditions

1. Geographical Coverage

This Policy coverage is limited to loss, damage or liability occurring within Singapore unless otherwise stated in Part B of this Policy.

2. Governing Law

This Policy is governed by the laws of Singapore.

3. Burden of Proof

If We allege that by reason of any of the exclusions stated in Part B and/or Part C of this Policy, any loss, damage, injury or liability is not covered by this Policy, the burden of proving the contrary shall be on You.

4. Duty of Disclosure

As explained in Part A of this Policy, all information You provide to Us in the Application Form and through any other means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You and on what terms.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us or if there is any fraud, misstatement or concealment in respect of this Policy or of any claim, You may not receive any benefits under this Policy and/or We may cancel or void this Policy.

5. Duty of Care

You must take all reasonable precautions to reduce or remove the risk of loss or damage and keep the subject matter of insurance in good condition.

6. Pair and Set

Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set.

Our payment will be without reference to any special value which such item may have as a pair or set.

7. Notification and Claims Procedures

In the event of an occurrence that may lead to a claim under this Policy:

- You must take necessary measures to prevent and avoid further loss or damage;
- You must give immediate written notice to Us of the occurrence in any case no later than 7 days' after the occurrence of any event which may give rise to a claim;
- In the case of any criminal act such as Theft, ATM Assault, Burglary, You must immediately lodge an official report with the police or, where appropriate, to a recognised governmental law enforcement agency. You will also co-operate with Us to secure the conviction of the offender;
- You must not make any admissions, offers, promises or payment, or conduct any negotiations, without Our prior written consent;
- You will deliver to Us within 30 days after the receipt of a claim form from Us, such details and written proof as may be required under such claim form or by Us from time to time;
- You must notify and forward to Us every letter, claim, demand, Writ of Summons and process which is received in connection with the claim immediately on receipt. You will also notify Us immediately of any impending prosecution, inquests, Court proceedings or offers of settlement; and
- In the event of a Personal Accident claim under Part B of this Policy, We will be allowed, at Our own expense and upon reasonable notice to You, to subject You to a medical examination from time to time, or in the case of death, upon reasonable notice to Your personal representatives, to have a post mortem examination of the body.

8. Conduct of Proceedings

We may take over and conduct in Your name or the name of any other person covered under this Policy, any defence or settlement of any claim made against You or such person and pursue in Your name or the name of such person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Policy shall give Us all information and assistance as We may require. We shall have full discretion in the conduct of any proceedings and/or on how We settle a claim.

9. To Whom Payment of Proceeds Made

Any payment made to You pursuant to a claim under this Policy will be an effectual discharge of Our liability for that claim.

10. Cancellation

We may cancel this Policy by giving You 7 days' notice at Your last known address. You may also cancel this Policy by writing to Us.

We will refund 80% of the premium less a pro-rated amount to cover the period when You were covered under this Policy.

You will not receive any refund of premium if on or before cancellation of this Policy:

- a claim has arisen; or
- You have not promptly paid the premium due.

If this Policy is cancelled before the Effective Date of this Policy, You shall pay us an administrative fee of S\$25 (before GST).

11. Duplication of Cover and Other Insurance Cover

If You make a valid claim under this Policy, and have more than one policy with Us which is the same product and provides the same cover, We will consider You to be insured under the policy which provides the highest benefit level. If the cover is for reimbursement of costs, expenses or third party liability payments and You have more than one policy with Us which provide the same or similar cover but which are not identical products, such costs, expenses or third party liability payments will be distributed proportionately between the policies based on the proportion of the cover limit. If however the cover is for reimbursement of costs, expenses or third party liability payments and You have insurance with other insurers providing the same or similar cover, We will only pay You Our proportion of the cover limit of Your claim based on the total number of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under this Policy and any other policy(ies) You have with Us.

12. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall 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 Tribunal shall consist of one (1) arbitrator.

13. Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.

14. 14 Days Free Look Privilege

You have 14 days from the receipt of this Policy to examine its terms and conditions. You may cancel this Policy within this 14 days

period by written request to Us. If there is no claim made within this 14 days period, We will refund You any premium paid. If this Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Once this Policy is cancelled, We will have no liability under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting this Policy. This provision is not applicable to any policies with terms of cover of less than a year and to renewals.

15. Premium Payment for Annual Renewals

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

16. Premium Payment for Monthly Renewals

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

17. Payment before Cover Warranty

Notwithstanding anything contained in this Policy, You agree and acknowledge that:

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of this Policy or Renewal Certificate.
- (b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date, then the Policy or Renewal Certificate will be deemed to be cancelled immediately and no benefits will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or Renewal Certificate.
- (c) In respect of coverage with a "Free Look" provision, You may return the original policy document to Us or Our intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been notified or made under this Policy.
- (d) If payment of full premium is to be made by credit card or bank GIRO whether monthly, annually or at such periods as may be agreed, the submission to Us of a complete and properly signed Direct Debit Authorisation form (or such other form as may be required by the card centre, bank or Us) to Us on or before the Effective Date will be deemed to be payment received by Us, subject to clause (e) below.
- (e) In the event of any rejection by the card centre or bank of the Direct Debit Authorization Form (or such other form as referred to in clause (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason), We will allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should the second attempt fail for any reason, the Policy or Renewal Certificate will be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or Renewal Certificate.

18. Validity of Remainder of Policy

In the event that any portion of this Policy is found to be invalid or unenforceable, the remainder of this Policy will remain valid, in full force and effect.

19. Data Use

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in the Application Form or otherwise) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your authorised agents or representatives, legal process participants and their advisors, other financial institutions;
- (d) governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:
 - Processing, underwriting, administering and managing Your relationship with Us;
 - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - Managing Our infrastructure and business operations; and
 - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.sg/sg-privacy_1030_237853.html.

If You have not opted out, then You have consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) enrol You in contests, prize draws and similar promotions; and
- (b) contact You to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.

20. Insurance Act (Cap. 142)

This Policy is issued in Singapore and is subject to the Insurance Act (Cap. 142).

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of this Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of this Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of this Policy; or
- You have a pass or permit required under the Immigration Act (Cap.133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of this Policy.

If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

21. Written Notice

Every notice or communication to be made under this Policy shall be given in writing to Us.

22. Currency

All benefits payable under this Policy will be in Singapore dollars. When a claim is made by You for losses incurred in a foreign currency, We will pay You in Singapore dollars based on the prevailing currency exchange rate as determined by Us.

23. Assignment

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment.

24. Compliance with Policy Provisions

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

25. Entire Contract

This Policy, policy schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

E. Your Policy Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, Policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and Endorsement.

Abandonment means being left unattended and not securely locked in any location other than inside Your Residence.

Accident means a sudden, unforeseen and fortuitous event.

Accidental means a loss or damage occurring due to an Accident.

Accidental Damage/Accidentally Damaged means the subject of coverage under this Policy being no longer able to perform its intended function due to an Accident.

Act of Terrorism means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf of or in connection with any organisation or government 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.

Application Form refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

ATM means automatic teller machines.

ATM Assault means the criminal act of Theft and stealing of Your Monies occurring within the period 1 hour from the time You withdraw the Monies from an ATM.

AVA means Agri-Food & Veterinary Authority of Singapore.

Bag or Wallet means Your bag or wallet which was physically carried or worn by You at the time of loss or damage.

Bicycle means any human powered cycle, including tricycles and tandems, and any permanently affixed accessories.

Burglary means the unlawful taking of Your property, or an attempt thereof, by a person or persons who illegally enter Your Residence

using force or violence, or where there are visible signs of forced entry.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis; or (ii) any other legal activity in which one is engaged for money or other compensation.

Building means the building comprising Your private dwelling house or flat including all home offices, animal shelters, garages, outbuildings, swimming pool, garden furnishing, boundary walls, gates and fences, fixtures and fittings provided by HDB or private developer based on current standard and specifications as defined by HDB or the developer, and fixtures and fittings added by You and/or the former owner of the building but excluding those in the common areas.

Cyber Attack means unauthorized access to or unauthorized use of a computer system or network with the purpose of obtaining Your personal information.

Club means a recognised club with a golf course and/or driving range at which You play or practise golf.

Club Subscription Fees means the subscription fees, which is payable by You to the Club as a member.

Contents means Your furniture, furnishings, clothing and personal belongings found in Your Residence but excludes Monies, bank notes, cheques, securities for money or its equivalent, art, antiques, firearms, collectible items, furs, jewellery, watches, gems, precious stones and articles made of or containing gold (or other precious metals and /or precious stones).

Covered Event means the legally organized and planned musical entertainment, dance, stage performance, sporting event, event that You pay to participate or other entertainment event held at a specific time and place.

Domestic Worker means any house, stable or garden servant or motor car driver, employed in or in connection with the domestic services of any private premises as defined under the Employment Act (Cap. 91).

Effective Date means the commencement date of insurance, whether at inception or upon renewal as specified in the period of insurance under this Policy.

Endorsement means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

Excess means the amount shown in the policy schedule or certificate of insurance which You must pay for every claim.

Face Value means the stated value listed on the Ticket.

Family as referred to in the policy schedule means the policyholder named as such in the policy schedule and any member of his/her family i.e. any individual ordinarily residing in his/her Residence and who is related to him/her by blood, through marriage or through adoption under any written law.

Fraudulent Use of Payment Card means the illegal or unauthorized use of a Payment Card by anyone. This includes illegal or unauthorized financial transactions made falsely and dishonestly under Your name through Identity Fraud.

Golfing Equipment means golf clubs and golf bags, which You use for playing or practising golf.

Identity Fraud means the unauthorized or illegal use of Your Identity Document and/or Identity Information with fraudulent, dishonest or criminal intent. This includes Your Identity Information and Identity Document acquired through a Cyber Attack.

Identity Document means Your identity card, passport, immigration permit, employment pass, birth certificate, driver's license and other documents of identity belonging to You and duly issued by the governmental authorities of Singapore, or by the governmental statutory or regulatory authorities of Your country of origin, including any travel document of identity whether issued by the government of Singapore or of any other country having the characteristics of a passport.

Identity Information means the information pertaining to Your identification contained in the Identity Document, including Your personal particulars, signature or finger impressions.

Inception Date means the commencement date of insurance at inception as specified in this Policy.

Landlord means the owner or possessor of an estate in land or a rental property, who, in exchange for rent, leases it to another individual known as the Tenant.

Legal Fee means the professional fees and disbursements charged for legal services rendered by a lawyer or legal practitioner whose engagement had been first approved by Us.

Liquid Ingress means any deterioration or destruction of the Personal Electronic Equipment that results from an external, unexpected and accidental spillage of liquid substance into the Personal Electronic Equipment or immersion of the Personal Electronic Equipment in any liquid substance, all of which impedes the correct functioning of the Personal Electronic Equipment.

Loss of Wages means loss of usual wages, remuneration or income which You suffered for Your necessary absence from work to deal with, handle, manage or resolve Identity Fraud.

Luggage means Your suitcases, or other baggage and their contents which belong to You, or goods for which You are responsible, provided they contain clothing and personal effects You take on the Personal Trip, or objects You acquire during the Personal Trip.

Medical Expenses means medical costs incurred and paid by You, within 6 months of You sustaining injury, to a legally qualified medical practitioner, physician and surgeon for medical, surgical, X-ray, hospital and/or ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred due to an injury.

Monetary Loss means any financial loss suffered by You as a direct result of Identity Fraud or Fraudulent Use of Payment Card, and shall include the loss of monies owing to the transfer of funds and the incurrence of debt.

Monies means the official currency, coins or notes issued by a government or national bank.

Motor Vehicle means the motor vehicle registered in Your name.

Natural Catastrophe means flood including flash flood, hurricane, cyclone, typhoon, windstorm, lightning, explosion, landslide, volcanic action, earthquake and/or tsunami.

Occurrence as referred to in the policy schedule means an incident or a series of incidents that give rise to a claim under this Policy.

Payment Card means Your ATM cards, debit cards, credit cards, or loan (credit line) cards validly issued by banks in Your name but shall not include pre-paid cards or any medium by which pre-payment is required or money is debited or credited via electronic means.

Period of Absence means the period that You are unable to play golf due to injury sustained from an Accident or due to sickness.

Personal Effects:

- where applicable to Part B "Golfers - Golfing Equipment and Personal Effects" means any personal physical item which was carried or worn by You whilst at or in the transit to or from any golf course, driving range in the Club or Stand-alone Driving Range but excluding Golf Equipment, Monies, bank notes, cheques, securities for money or its equivalent.
- where applicable to under Part B "Theft of Personal Effects and Medical Coverage" and "Personal Trip Effects" means any of Your personal belongings including Your Identity Document which was physically carried or worn by You at the time of loss or damage, but excluding " Contents, locks and keys to Your Residence, Monies, bank notes, cheques, securities for money or its equivalent.

Personal Electronic Equipment means laptops, computers, tablets, mobile phones, video cameras, camcorders, digital cameras, portable screen items such as portable video players, portable media players, portable televisions and portable DVD players, all of which are for personal use only. Personal Electronic Equipment does not include iPods, MP3 players or any other equipment of similar use.

Personal Trip means any travel for non-business activities, such as personal vacations, visiting friends or relatives outside of Singapore and which the duration is 30 days or less.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and Endorsement to this Policy.

Pre-existing Medical Condition means any illness, disease or other condition which You suffer prior to the Inception Date and which:

- first manifested itself, worsened, became acute or exhibited symptoms prior to the Inception Date which would have caused any reasonable person to seek diagnosis, care or treatment;
- requires You to take prescribed drugs or medicine; or
- was treated by a doctor or treatment had been recommended by a doctor.

Purchase means Your purchase of any item(s) of property using Your credit card.

Purchase Price means the price You paid when You purchased any item of property using Your credit card and which amount is reflected in Your credit card statement and in the receipt from the store at which the item was purchased.

Residence means the dwelling place that You ordinarily reside in at the time of occurrence of an event giving rise to a claim under this Policy. If Your dwelling place is a landed property, the location of risk will be within the boundary walls, gates and fences of the landed property.

Serious Injury or Serious Sickness means one which requires treatment by a legally qualified medical practitioner and which results in You being certified, with supporting medical certification, by the practitioner as having to rest at home.

Stand-alone Driving Range means a driving range facility not attached to a Club at which You practice golf.

Tenant means a person who occupies real property owned by another based upon an agreement between the person and the Landlord/owner, almost always for rental payments.

Theft or Stolen means the dishonest and illegal act of theft, robbery or stealing committed against You outside of Your Residence.

Ticket means documentation reflecting an authorized entry admission for a Covered Event that was purchased from a recognized and reputable ticket agent, box office or event organizer.

Trip means any travel outside of Singapore.

You/Your means the person named as the insured person in the policy schedule and any member of the insured's family i.e. any individual ordinarily residing in the insured's Residence and who is related to the insured by blood, through marriage or through adoption under any written law. The terms "You/Your" does not include any member of the insured's family unless coverage is extended to include such family member as specified in the policy schedule.

We/Us/Our means AIG Asia Pacific Insurance Pte. Ltd.

F. Your Policy Endorsements (where applicable)

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the policy schedule under the heading "Subject to Endorsement".

SPECIMEN