



ace insurance

INSUPERMART HEALTH COVER

600 North Bridge Road #08-01 Parkview Square Singapore 188778
Customer Centre Tel: 65.6299.0988 Fax: 65.6296.2960
www.aceinsurance.com.sg
Co. Regn. No.: 199702449H

1 IMPORTANT INFORMATION REGARDING YOUR POLICY

1.1 Your Policy

1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.

1.1.2 In return for You paying Us the premium, We insure You for the Events subject to the terms, conditions and exclusions in Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

1.2.1 It is important that You carefully read and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You change Your address or account details.

1.4 Contacting Us

1.4.1 If You have any queries or need to contact Us, please write to Us at ACE Insurance Limited, 600 North Bridge Road, #08-01 Parkview Square, Singapore 188778.

1.5 Keeping Your documents safe

1.5.1 You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future.

1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

2 COVER UNDER YOUR INSURANCE POLICY

2.1 Who and What is insured?

2.1.1 You are insured for the Events subject to the terms, conditions and exclusions in Your Policy.

2.2 What are the Eligibility Requirements?

2.2.1 To be eligible for cover, You must be a Singaporean Resident and You must be between the age of eighteen (18) and sixty (60) years on the Commencement Date.

3 THE MEANING OF CERTAIN WORDS

3.1 The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.

3.2 **Accidental Injury** means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by violent external and visible means; and
- (b) occurs during the Period of Insurance; and
- (c) results within one hundred and eighty (180) days of the accident; and
- (d) results solely and independently of any causes other than:

- (i) the accident; and/or
- (ii) sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- (e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

3.3 **Commencement Date** means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is shown on Your Policy Schedule.

3.4 **Confined** or **Confinement** means Confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor.

3.5 **Dependent Child(ren)** means the unmarried child or children of the policyholder (including step or legally adopted children) who are between the age of one (1) and twenty-one (21) years and primarily dependent upon the policyholder for maintenance and support.

3.6 **Doctor** means a legally registered medical practitioner who is not You or Your relative.

3.7 **Downgrade** means a decrease in the level of benefit, and/or the removal of coverage of a Spouse and/or a Dependent Child.

3.8 **Event(s)** means the Event(s) shown on Your Policy Schedule.

3.9 **Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of nurses;
- (c) has a staff of one (1) or more Doctors available at all times;
- (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
- (e) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
- (f) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
- (g) is not a health hydro or nature cure clinic.

3.10 **Intensive Care** means a place in a Hospital for the acutely ill, providing extra medical services and equipment that is prescribed by the attending Doctor, and billed as a specific charge by the Hospital.

- 3.11 Nominated Account** means the account to which premiums for this Policy is to be debited or charged.
- 3.12 Period of Insurance** means one (1) month from the Commencement Date or the latest Renewal Date whichever is the later.
- 3.13 Policy** means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.
- 3.14 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.15 Policy Wording** means this document.
- 3.16 Pre-Existing Medical Condition** means:
- any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
 - a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date.
- 3.17 Renewal Date** means one (1) month from the Commencement Date and subsequently, the same day of each successive month.
- 3.18 Sickness** means illness or disease contracted and commencing whilst this policy is in force and results, directly and independently of all other such causes.
- 3.19 Singaporean Resident** means Singapore Citizen or Singapore Permanent Resident or holder of a valid Work Permit or Employment Pass or Dependant's Pass or S Pass issued by the authorities in Singapore.
- 3.20 Spouse** means the person named as the Spouse on the Policy Schedule and who must be the legal husband or wife of the policyholder.
- 3.21 Upgrade** means an increase in a level of benefit and/or the addition of a Spouse and/or a Dependent Child.
- 3.22 Upgrade/Downgrade Effective Date** means 12.01 am Singapore Time on the date We agree to provide an Upgrade/Downgrade of Your Policy and which is shown on Your Policy Schedule recording that Upgrade or Downgrade, as the context may require.
- 3.23 Waiting Period** means the period of time for and in respect of which no benefits are payable.
- 3.24 We/Us/Our** means ACE Insurance Limited.
- 3.25 You/Your** means the person who is named as the policyholder on the Policy Schedule and/or the Spouse and/or the Dependent Child(ren) of the policyholder, as the context may require.

4 BENEFITS

4.1 Accidental Hospital Cash

- 4.1.1 If You have been Confined in a Hospital as a result of an Accidental Injury, and You are necessarily Confined in a Hospital, We will pay You the Accidental Hospital Cash shown on Your Policy Schedule current at the time of Accidental Injury.
- 4.1.2 The Accidental Hospital Cash will only be payable for each (24 hour) day of Confinement, from the first day of Confinement and for a period not exceeding seven hundred and thirty (730) days for all such Confinement due to Accidental Injury.
- 4.1.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.
- 4.1.4 If We pay Accidental Hospital Cash, we will not pay for Critical Cash for the same Confinement.

4.2 Illness Hospital Cash

- 4.2.1 If You have been Confined in a Hospital as a result of a Sickness, and You are necessarily Confined in a Hospital, We will pay You the Illness Hospital Cash shown on Your Policy Schedule current at the time of Sickness.
- 4.2.2 The Illness Hospital Cash will only be payable for each (24 hour) day of Confinement, from the first day of Confinement and for a period not exceeding seven hundred and thirty (730) days for all such Confinement due to Sickness.

- 4.2.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Sickness unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

- 4.2.4 If We pay Illness Hospital Cash, we will not pay for Critical Cash for the same Confinement.

4.3 Critical Cash

- 4.3.1 If You have been Confined in an Intensive Care as a result of Sickness or Accidental Injury, We will pay You the Critical Cash shown on Your Policy Schedule current at the time of Sickness or Accidental Injury.
- 4.3.2 The Critical Cash will only be payable for each (24 hour) day of Confinement, from the first day of Confinement in the Intensive Care and for a period not exceeding seven hundred and thirty (730) days for all such Confinement due to Sickness or Accidental Injury.
- 4.3.3 Successive periods of Confinement in the Intensive Care due to the same or a related cause shall be considered as arising from one Sickness or Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.
- 4.3.4 If We pay Critical Cash, we will not pay for Accidental Hospital Cash or Illness Hospital Cash for the same Confinement.

4.4 Recovery Cash

- 4.4.1 If You have been granted medical leave upon Your discharge from a Hospital Confinement as a result of Sickness or Accidental Injury, and a Doctor certifies this, We will pay You the Recovery Cash specified in Your Policy Schedule prevailing at the time of Sickness or Accidental Injury, provided that the Confinement lasts for at least five (5) consecutive days and is payable under Clause 4.1, 4.2 or 4.3 of Your Policy.
- 4.4.2 The Recovery Cash will only be payable for each complete day of medical leave, from the first day of medical leave upon Your discharge from the Hospital Confinement, up to a maximum of thirty (30) days of medical leave for any one (1) Sickness or Accidental Injury.
- 4.4.3 For the avoidance of doubt, the medical leave granted must be from the same Hospital where You are Confined in.
- 4.4.4 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Sickness or Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

5 GENERAL EXCLUSIONS

5.1 Your Policy will not apply to any Event arising directly or indirectly out of:

- deliberately self-inflicted injury, suicide or, criminal or illegal act; or
- You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice; or
- You engaging in any professional sport meaning Your livelihood is substantially dependent on income received as a result of Your playing sport; or
- You engaging in any motor sports as a rider, driver and/or a passenger; or
- any consequences of, or You taking part in, any war (whether declared or not), invasion, civil war, riot or civil commotion; or
- You being a pilot or crew member (on active duty) of any aircraft, or engaging in any aerial activity, including parachuting and hang-gliding, except as a passenger in any properly licensed aircraft; or
- Pre-Existing Medical Conditions; or
- any condition which is, results from or is a complication of infection with a venereal disease; or
- any condition which is, results from or is a complication of congenital conditions or deformities; or

- (j) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
- (k) any condition which is or result from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS') and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
 - a. For the purpose of this exclusion, the term AIDS shall have the meaning assigned to it by the World Health Organisation at the time of Hospitalisation.
 - b. Opportunistic infections shall include but are not limited to pneumocystis carinii pneumonia, organism of chronic enteritis virus and/or disseminated fungi.
 - c. Malignant neoplasm shall include but not limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies currently or which subsequently becomes known as causes of death in the presence of AIDS.
- (l) any condition which is, results from or is a complication of birth control, sterilisation, infertility or treatment thereof, pregnancy, childbirth, caesarean, miscarriage or abortion.
- (m) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery.
- (n) any treatment for obesity, weight reduction or weight improvement.
- (o) any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care or special nursing care.
- (p) acupuncture treatment.

6 GENERAL CONDITIONS

6.1 Where does Your Policy apply?

- 6.1.1 Your Policy insures You twenty-four (24) hours a day anywhere in the world.

6.2 Laws of Singapore

- 6.2.1 Your Policy is governed by the laws of Singapore. Any dispute or action in connection with Your Policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act of Singapore. However, no such action may be taken before the expiry of sixty (60) days after written proof of claim has been submitted to Us.

6.3 Singapore Currency

- 6.3.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

6.4 Premium

- 6.4.1 Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of forty-one (41) years, fifty-one (51) years, and sixty-one (61) years.
- 6.4.2 Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change to Your address on file.

6.5 30 Day Review Period

- 6.5.1 You have thirty (30) days after You receive Your Policy Wording and Policy Schedule to decide if the Policy meets Your needs. You may cancel Your Policy simply by advising Us in writing within those thirty (30) days to cancel it. If You do this We will refund any premiums You have paid during this period.
- 6.5.2 You will not receive a full refund if You have made a claim during this review period.

6.6 Benefit Limits

- 6.6.1 The maximum total amount We will pay under Your Policy for each Event is the sum specified on Your Policy Schedule for that Event.

6.7 Commencement and Period of Your Policy

- 6.7.1 Your Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

6.8 Reinstatement of Your Policy

- 6.8.1 If Your Policy is cancelled for any reason, You may apply for reinstatement within sixty (60) days from date of cancellation.
- 6.8.2 If We approve and accept your application for reinstatement the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.
- 6.8.3 A Waiting Period of sixty (60) days is applicable from the date We accept Your application for reinstatement.
- 6.8.4 An application for reinstatement of Your Policy will not be accepted after sixty (60) days from the date of cancellation.

7 CANCELLING YOUR POLICY

7.1 When You can cancel

- 7.1.1 You can cancel Your Policy at the end of any Period of Insurance by giving Us at least one month's prior written notice.

7.2 When We can cancel

- 7.2.1 We may cancel Your Policy at the end of any Period of Insurance by giving You at least one month's prior notice in writing to Your address on file.

7.3 Automatic cancellation

- 7.3.1 Cover under Your Policy will cancel automatically:
 - (a) if You cease to be a Singaporean Resident;
 - (b) when You reach the maximum age of sixty-six (66) years;
 - (c) upon Your death;
 - (d) when the Dependent Child(ren) reach the age of twenty-two (22) years.

This will be confirmed in writing. Thereafter, the Policy will not be renewed.

8 CLAIMS

8.1 Procedure for making a claim

- 8.1.1 If You, or Your legal representative intend to make a claim, please ensure that the following is done:
 - (a) complete a claim form (claim forms are available from Us);
 - (b) attach to the claim form:
 - i. receipts for any expenses that are being claimed;
 - ii. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - iii. any other documentary evidence required by Us under Your Policy.
 - (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the happening of the Event which gives rise to a claim; and
 - (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

- 8.1.2 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

8.2 Processing and payment of claims

- 8.2.1 We must take all reasonable steps to pay a valid claim promptly.
- 8.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 Making claims after Your Policy is cancelled

- 8.3.1 If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy if the Event occurred before the date of cancellation.

9 YOUR DUTIES TO US

9.1 Duty of Utmost Good Faith

9.1.1 You must fully and faithfully tell us everything You know (or could reasonably be expected to know) that is relevant to Our decision to insure You.

9.2 Consequences of breach of duty, fraud or misrepresentation

- 9.2.1 We may refuse to pay a claim either in whole or in part, if You:
- (a) breach the duty of utmost good faith;
 - (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
 - (c) breach a provision of Your Policy;
 - (d) make a fraudulent claim under any policy of insurance;
 - (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You do not notify Us.

10 THIRD PARTIES

10.1 A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

11 PAYMENT BEFORE COVER WARRANTY

11.1 Notwithstanding anything therein contained but subject to Clause 11.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date or the Renewal Date.

11.2 In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date or Renewal Date, no benefits whatsoever shall be payable by Us.

11.3 In respect of insurance coverage with "Review Period" provision, You may return the original Policy document to Us within the "Review Period" if You decide to cancel the cover during the "Review Period". In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.

11.4 For policy where payment of full monthly premium is to be made by credit card or bank GIRO, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 11.5.

11.5 In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 11.4) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason, We shall allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre of bank. Should the second attempt fail for any reason, the Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy.

12 SPECIAL CONDITIONS

12.1 Payment of Benefits

12.1.1 You may not be covered under more than one (1) **INSUPERMART Health Cover Plan**. If You are covered under more than one (1) such Policy, We will consider that person to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider that person to be insured under the Policy first issued. All policies not recognised by Us shall be cancelled. We will refund, without interest, any duplicated premium.

12.1.2 Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

13 SPECIAL CONDITIONS APPLICABLE IF PREMIUMS ARE PAID ON A ONE-MONTH ADVANCE BASIS (If this clause applies, clause 14 does not apply)

13.1 Renewal of Your Policy

13.1.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your payment of the premium on each Renewal Date will result in a policy with the same terms and conditions automatically coming into existence for one (1) month from that Renewal Date.

14 SPECIAL CONDITIONS APPLICABLE IF PREMIUMS ARE PAID ON A 12-MONTH ADVANCE BASIS (If this clause applies, clause 13 does not apply)

14.1 Renewal of Your Policy

14.1.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party:

- (a) a policy with the same terms and conditions will automatically come into existence for one (1) month from each Renewal Date, until the expiry of twelve (12) months from the Commencement Date.
- (b) Your payment of a subsequent twelve (12) months' advance premium on each anniversary of the Commencement Date will result in clause 14.1.1(a) applying for subsequent periods of twelve (12) months from the relevant anniversary date.

14.2 Refund of Premiums

14.2.1 Upon cancellation of the Policy in accordance with clause 7, We will refund to the Nominated Account any unused premium paid.

14.2.2 We will not refund You the unused premium if you cancel the Policy within the first twelve (12) Period of Insurance.