

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, #07-16
Singapore 079120
Tel: 65 64193000
www.AIG.com.sg
Co. Reg. No. 201009404M



GroupPlus

This policy, together with the proposal form and declaration where completed, is evidence of the contract between the **policyholder** and **us, AIG Asia Pacific Insurance Pte. Ltd.**

In consideration of the payment of premium and subject to the definitions, conditions and general provisions contained in this policy, **We** agree to give the **insured person** the insurance cover set out in this policy for the period shown in the **schedule**.

This policy shows details of the cover and the terms and conditions applying to it. The **policyholder** must read this policy to make sure that they understand the cover provided.

This insurance is underwritten by **AIG Asia Pacific Insurance Pte. Ltd.**, AIG Building, 78 Shenton Way, #07-16, Singapore 079120.

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Policy Definitions

We use certain words in this policy which have a specific meaning. They have this specific meaning wherever they appear in this policy, **schedule** or endorsements and are shown in bold print.

Accident or Accidental

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Accident medical reimbursement

The cost incurred for:

- a) medical, surgical, other costs, **hospital** and nursing treatment prescribed by a **physician**; and
- b) ambulance charges; and
- c) **traditional Chinese medicine**; and
- d) chiropractor charges.; and
- e) dental charges to restore sound and natural teeth if they result from an **accident**.

Activities of daily living

Dressing, feeding, mobility, toileting, transferring and washing as described below:

- a) Dressing means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- b) Feeding means the ability to feed oneself food after its preparation and being made available.
- c) Mobility means the ability to move indoors from room to room on level surfaces.
- d) Toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- e) Transferring means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- f) Washing means the ability to wash in the bath, or shower or wash by other means.

Aggregate limit of indemnity

The maximum amount payable for all such losses for all **insured persons** under section A for accidental death and **permanent disability** benefits will not exceed the amount shown as the aggregate limit on the **schedule**. Any consequent reduction of liability as a result of the aggregate limit shall be made proportionately on the **sum insured** for each **insured person**.

Appointed representative

A solicitor, firm of solicitors, or any appropriately qualified person, firm or company, appointed to act for an **insured person** in accordance with the terms of this insurance.

Associated company

A company or organisation of the **policyholder** whose name has been advised to and accepted by **us**.

Basic salary

The total gross basic salary including monthly variable component where applicable (excluding payments for overtime, allowance, commission or bonus) paid by the **policyholder** to the **insured person** at the date of **bodily injury**.

Bodily injury

Identifiable physical injury to an **insured person's** body which is caused by an **accident** solely and independently of any other causes and does not result from **sickness** or disease.

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Business trip

Any trip scheduled for the purpose of the **policyholder's** business to last for a maximum of 183 consecutive days within the **geographical area** shown on the **schedule**, which is:

- outside **country of residence**; or
- within the **country of residence** and any destination during the trip which is more than 150 km from the initial point of departure, other than commutation to and from work with cover starting 3 hours before the time the **insured person** leaves the **country of residence**, his or her place of residence or regular place of employment whichever is the later, and stopping on the earliest of the following dates:
- the expiry of the current period of insurance; or
- when the **insured person** returns to his or her place of residence or regular place of employment, whichever is the earlier in **country of residence**; or
- 3 hours after arrival in **country of residence**. Non-business activities incidental to the trip, at the beginning, during or end of the trip and **home leave** are included.

Business or leisure trip

Any trip within the **geographical area** shown on the **schedule** outside **country of residence**, scheduled to last for a maximum of 183 consecutive days, with cover starting 3 hours before the time the **insured person** leaves from **country of residence**, his or her place of residence or regular place of employment whichever is the later, and stopping on the earliest of the following dates:

- the expiry of the current period of insurance; or
- when the **insured person** returns to his or her place of residence or regular place of employment in **country of residence**, whichever is the earlier; or
- 3 hours after arrival in **country of residence**.

Child or children

Any person, not in National Service, who is dependent on the **insured person** and is aged 15 days and older and less than 18 years of age or 25 years of age if in full-time education.

Chinese physician

A registered herbalist, acupuncturist and bonesetter licensed under any applicable laws. The attending Chinese physician must not be:

- the **policyholder** or an **insured person**; or
- business partner, agent or any relation to the **policyholder** or **insured person** or an **immediate family member**.

Common carrier

Any land, water or air conveyance operated under a license for the transportation of passengers for hire.

Country of residence

A country in which an **insured person** has resided or intends to reside for a period of 183 consecutive days or longer.

Deferment period

The initial period of **temporary total disablement** or **temporary partial disablement** during which these benefits are not paid.

Emergency travel expenses

The additional transport and accommodation expenses (less any possible recovery or saving) incurred by an **insured person** and any person who needs to travel to, remain with, or escort an **insured person**.

Emergency evacuation expenses

The cost of transportation by any suitable means to an appropriate medical facility as determined by **AIG Travel**, or to an **insured person's** home in Singapore or **country of residence**. In the event of the **insured person's** death, the costs of transportation of his or her body or ashes and his or her personal effects back to Singapore, or **country of residence**, are covered.

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Employee

Any person under a contract of employment with the **policyholder**.

Fracture

A break completely across the bone, or a compound fracture where the bone breaks the skin.

Geographical area

➤ **Regional countries**

Australia, Bangladesh, Brunei, Cambodia, China, Fiji, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, New Zealand, Pakistan, Papua New Guinea, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

➤ **Worldwide**

Any country in the world.

Gross weekly wage

For weekly paid **insured persons** this means the average weekly gross basic salary (excluding payments for overtime, commission or bonuses) paid by the **policyholder** to the **insured person** for the month before sustaining the **bodily injury**.

Hijack

The unlawful seizure of, or wrongful taking control of a **common carrier** in which an **insured person** is travelling.

Home leave

The contractual entitlement exercised by the **insured person** and such leave is being authorised by the **policyholder** prior to the trip taken.

Hospital

A facility for the medical treatment of bed patients and which:

- has diagnostic and surgical facilities
- a 24 hour a day nursing staff
- is supervised by **physicians**, and
- is not a nursing home, rest home, home of aged, institution for mental or behavioural disorders, sanatorium, or a place for the treatment of alcoholics or drug addicts; even if located at the same place.

Hospital confinement

Any person being confined in a **hospital** as a registered inpatient as a result of **sickness** or **injury** on the recommendation of a **physician**.

Immediate family member

The **insured person's** aunt, brother, brother-in-law, **child**, grandchild, grandparent, nephew, niece, parent, parent-in-law, **partner**, sister, sister-in-law or uncle.

Insured Person

Any person shown in the **schedule** as being an insured person. Cover applies until the end of the period of insurance or the date upon which the insured person ceases their employment or association with the **policyholder**, whichever occurs first.

Journey

A **business trip** or a **business or leisure trip** as shown on the **schedule**.

Kidnap

The seizing, detaining or carrying away by force, or fraud of one or more **insured persons** (except a **child** by its parent or guardian), by a third party without the consent of the **insured person** and without lawful excuse.

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Legal expenses

- a) Any fees, expenses and other amounts reasonably incurred by the **appointed representative** in connection with any claim or legal proceedings, including costs and expenses of expert witnesses as well as those incurred by **us** in connection with any such claim or legal proceedings.
- b) Any costs payable by an **insured person** following an award of costs by any court or tribunal and any costs payable following an out-of-court settlement made in connection with any claim or legal proceedings.
- c) Any fees, expenses and other amounts reasonably incurred by the **appointed representative** in appealing or resisting an appeal against the judgment of a court tribunal or arbitrator.

Limb

Means hand at or above the wrist or foot at or above the ankle.

Loss

Permanent and irrecoverable loss of use or permanent loss by physical severance (separation).

Medical expenses

The cost incurred for:

- a) medical, surgical, other costs, **hospital** and nursing treatment prescribed by a **physician**; and
- b) ambulance charges; and
- c) **traditional Chinese medicine**; and
- d) chiropractor charges.; and
- e) dental charges to restore sound and natural teeth if they result from an **accident**.

Money

Cash or notes in any currency which belong to or are under the custody of an **insured person**.

Osteoporosis

Disease which causes thinning of the bone that is not commensurate to age.

Paraplegia

The complete and irreversible paralysis of both lower limbs.

Partner

A person who cohabits permanently with the **insured person** in a marriage-like relationship and is registered at the same address.

Pathological fracture

A fracture which occurs in an area of bone weakened by disease.

Permanent disability or permanent disabilities

A physical or mental incapacity which will last for the rest of the **insured person's** life.

Permanent total disablement

In relation to an **insured person** who is employed by the **policyholder**, the inability to continue in any and every occupation for the rest of the **insured person's** life.

In relation to an **insured person** who is not employed by the **policyholder**, the inability to carry out 3 or more **activities of daily living**.

Personal property

Property owned by or in the custody or control of an **insured person**. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

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Physician

A qualified and registered medical practitioner licensed under any applicable laws and acting within the scope of his or her licensing and training who is not:

- the **policyholder** or an **insured person**; or
- business partner, agent or who is not any relation to the **policyholder** or **insured person** or an **immediate family member**.

Policyholder

The insured company or organisation shown on the **schedule**.

Property irregularity report

A report by an airline or other carrier recording lost luggage.

Quadriplegia

The complete and irreversible paralysis of both upper and lower limbs.

Schedule

The document showing details of the cover the **policyholder** has bought.

Severe burn

Skin damage which extends through the epidermis layer of the skin to the dermis layer for 2nd degree burns or skin damage which extends through the epidermis and dermis layers of the skin to the subcutaneous layer for 3rd degree burn.

Sickness

A physical condition marked by a pathological deviation from the normal healthy state.

Strike

Any organised wilful refusal by any worker or employee to continue working in order to register a protest; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

Sum insured

An amount the **policyholder** or an **insured person** can claim and as shown on the **schedule**.

Temporary partial disablement

Disablement which prevents an **insured person** totally and continuously from carrying out the majority of his or her usual occupation for the **policyholder**.

Temporary total disablement

Disablement which prevents an **insured person** totally and continuously from carrying out all parts of his or her usual occupation for the **policyholder**.

Terrorist act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.

Traditional Chinese medicine

Treatment or medicine prescribed by a **Chinese physician**.

AIG Travel

AIG TRAVEL ASIA PACIFIC PTE. LTD, 78 Shenton Way, #07-16, Singapore 079120

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War

War means any activity arising out of or attempt to participate in the use of military force between nations and will include civil war, revolution and invasion.

We, us, our

AIG Asia Pacific Insurance Pte. Ltd.

Operative Time

The following periods of time, as shown on the **schedule**, during which the **insured person** is covered by this policy.

- **OP1 - 24 hours worldwide**
At any time.
- **OP2 - All occupational cover**
While an **insured person** is carrying out his or her occupational duties for the **policyholder** either on or away from the **policyholder's** premises and the travel is at the expense of the **policyholder**.
- **OP3 – Specific cover**
The period of time and scope of coverage specifically endorsed to a policy.
- **OT1 - Business trip**
While an **insured person** is on a **business trip**, his or her accompanying **partner** and **children** will automatically be covered based on the following percentage of amount otherwise payable:

<u>Section of benefits</u>	<u>Percentage of Sum Insured Payable</u>
A	10% of his or her sum insured for accidental death and permanent disability not exceeding S\$50,000 No cover for temporary partial disablement or temporary total disablement and accident medical reimbursement
B	10% of his or her sum insured for medical expenses & emergency travel expenses not exceeding S\$50,000
C to I	100% of his or her sum insured for emergency evacuation expenses No cover

Extension to OT1 – When an **insured person** whose title is director, managing director, chairman, chief executive officer or president of the **policyholder**,

- a) his or her cover is automatically extended to a **business or leisure trip**,
- b) his or her accompanying **partner** and **children** will automatically be covered for **business or leisure trip** based on the following percentage of amount otherwise payable :

<u>Section of benefits</u>	<u>Percentage of Sum Insured Payable</u>
A	10% of his or her sum insured for accidental death and permanent disability not exceeding S\$50,000 No cover for temporary partial disablement or temporary total disablement and accident medical reimbursement
B	10% of his or her sum insured for medical expenses & emergency travel expenses not exceeding S\$50,000
C to I	100% of his or her sum insured for emergency evacuation expenses No cover



Schedule Extension

The amount payable for a loss will be reduced if an **insured person** is age 80 or older on the date of the accident. The amount payable will be a percentage of the amount shown in the **schedule** for each loss that would have otherwise been payable prior to the **insured person's** attainment of age 80.

<u>Section of benefits</u>	<u>Percentage of Sum Insured Payable</u>
A	50% of his or her sum insured for accidental death and permanent disability not exceeding S\$300,000 100% for temporary partial disablement or temporary total disablement and accident medical reimbursement
B	50% of his or her sum insured for medical expenses & emergency travel expenses not exceeding S\$50,000 100% of his or her sum insured for emergency evacuation expenses
C to I	100% of his or her sum insured for the rest of the applicable benefits

Premium for an **insured person** age 80 or older is based on 100% of the coverage that would be in effect if the insured person were under age 80.

"Age" as used above refers to the age of the **insured person** on the **insured person's** most recent birthday, regardless of the actual time of birth.

General Policy Exclusions

The following exclusions apply to all sections of this policy and are in addition to the specific exclusions under each individual section of cover.

We will not pay for any **bodily injury, sickness** or loss resulting from:

1. any act of **war**, acts of foreign enemies, hostilities, rebellion or warlike operations (whether war be declared or not);
2. travel onboard any military aircraft or flying as a pilot in any aircraft;
3. suicide or intentional injuries or any attempts thereat.

General Policy Conditions

1. **Acceptance of benefit**
If **we** have paid a claim under this policy and the **policyholder** or an **insured person** has accepted this as full and final payment then **we** will not have to make any further payments for the same claim.
2. **Assignment**
This policy cannot be assigned (transferred).
3. **Associated companies and change in risk**
If relevant, and subject to **our** prior written consent, this policy will cover **associated companies** as long as a list of these companies has been provided to and accepted by **us**. If the business activities of the **policyholder** changes from those advised to **us**, the **policyholder** must tell **us** immediately.
4. **Cancellation of cover**
We can cancel this policy by giving 30 days written notice to the **policyholder** at the **policyholder's** last known address.

The **policyholder** can cancel this policy by giving 30 days written notice to **us** at **our** head office address, AIG Asia Pacific Insurance Pte. Ltd., AIG Building, 78 Shenton Way, #07-16, Singapore 079120.

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If this happens, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy, the premium for the period up to the date when the cancellation takes effect will be calculated and any unearned premium paid will be returned, subject to a minimum retention by us of S\$1,000 or one third of the annual premium whichever is greater.

An **insured person** has no rights of cancellation under this policy.

5. **Change in premium and conditions**

We can change the premium and conditions of this insurance at the start of each period of insurance, and where there is a material change in risk or loss experience.

6. **Claims notification**

The **policyholder** must tell **us** of any potential claim within 30 days of the incident happening.

7. **Claims evidence**

The **policyholder** must provide at its own expense all reasonable and necessary evidence (including post-mortem examinations) in support of a claim. An **insured person** must undergo any reasonable medical examinations in connection with any claim as **we** may require at **our** own expense. The **policyholder** or **insured person** must co-operate with **us** in the course of our investigation to establish the loss if so required.

8. **Failure to comply with policy conditions**

It is a condition precedent to our liability that the policyholder or an insured person must comply with the policy terms and conditions or any obligation to act in a certain way specified in this policy. Failure to comply will invalidate all claims made under this policy.

9. **Fraud**

Any fraud, deliberate dishonesty, or deliberate non disclosure of information connected with the **policyholder's** application, proposal and declaration (if provided) or in connection with a claim, will make this policy invalid. If this happens, the **policyholder** or an **insured person** will lose any benefit due to them and they must pay back any benefit that **we** have already paid. If this happens, **we** will not refund any premiums.

10. **Interest on benefit payable**

We will not pay interest on any benefit payable.

11. **Law and jurisdiction**

This policy is a contract of insurance between the **policyholder** and **us**. It will be governed by and construed and interpreted in accordance with Singapore law and will be subject to the exclusive jurisdiction of the Courts of Singapore.

12. **Notices**

Any notice served on the **policyholder** or an **insured person** in connection with this policy must be sent to the following address unless otherwise agreed in writing by **us**:
Claims Manager, AIG Asia Pacific Insurance Pte. Ltd., AIG Building, 78 Shenton Way, #07-16, Singapore 079120.

13. **Claimants under the policy**

Only the **policyholder** can make a claim under Section A. An **insured person** can make a claim under Sections B to I.

14. **Premium adjustment**

If the premium shown in the **schedule is** provisional, it will be adjusted as follows:

- a) unless specifically agreed otherwise, at the end of each period of insurance, or each declaration period as agreed, the **policyholder** will tell **us** the information **we** require which relates to the expiring period of insurance, or declaration period, and the actual premium will be re-calculated by **us**.

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- b) if the actual premium calculated is different from the premium already paid for the period of insurance, the difference exceeding the minimum policy premium of S\$1,000 will be refunded to the **policyholder**. In respect to Section A, the premium will be adjusted based on the headcount or total sum insured declared at the end of the period of insurance less the headcount or total sum insured at the beginning of the period of insurance and dividing this balance by 2.
- c) any permanent alterations to the policy during the period of insurance for which an additional premium has been or would have been charged will be included in the adjustment calculation.

15. Reasonable care

The **policyholder** and each **insured person** must take all reasonable steps to avoid or minimise any loss or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.

16. Rights of third parties

No person other than the **policyholder** or **us** may enforce any terms of this policy and the provisions of the Contract (Rights of Third Parties) Act do not apply.

17. Premium Payment Warranty

- a) Notwithstanding anything herein contained but subject to sub-clause 2 below, if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by **us** (or the intermediary through whom this policy was effected) within 60 days of the inception date of the coverage under the policy or, renewal thereof.
- b) In the event that any premium due is not paid and actually received in full by **us** (or the intermediary through whom this policy was effected) within the 60-day period referred to above, then:-
 - (i) the cover under the policy or renewal is automatically terminated immediately after the expiry of the said 60-day period;
 - (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - (iii) **we** will be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- c) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by **us** (or the intermediary through whom this Policy was effected) within the period of insurance.

18. Conditions Precedent

The validity of this policy is subject to the condition precedent that:

- (a) for the risk insured, the **policyholder** have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the **policyholder** has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) the **policyholder** must have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the **policyholder** to **us** before cover incept.

Data Privacy

The Insured Person and/or Policyholder has/have agreed and consented that We may collect, use and process the Insured Person's and/or Policyholder's personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person and/or Policyholder's authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:

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- (a) Processing, underwriting, administering and managing the Insured Person and/or Policyholder's relationship with Us;
- (b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
- (c) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
- (d) Managing Our infrastructure and business operations; and
- (e) 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.com.sg/sg-privacy_1030_237853.html.

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.

Arbitration

Any dispute, difference or question which may arise between the **policyholder** and **us** will be referred to the decision of a single arbitrator in Singapore, in accordance with the prevailing Singapore International Arbitration Centre (SIAC) Rules, to be agreed upon by the **policyholder** and **us** or in default of agreement, to be appointed by the Chairman of the SIAC.

Feedback

Every effort is made by **us** to ensure that the **policyholder** and **insured person** receive a high standard of service. For any feedback, the **policyholder** or an **insured person** should contact:

Presidents Office
AIG Asia Pacific Insurance Pte. Ltd.
AIG Building 78 Shenton, #07-16,
Singapore 079120

The **policyholder** should quote their name, the **insured person's** name and policy number as shown on the **schedule**.

Section A - Personal Accident

If **bodily injury** to the **insured person** results within 365 days of the **accident** in any one of the losses specified below, **we** will pay the percentage of the sum insured shown

Table of Benefits

Item	Benefit	percentage of the Sum insured
1.	Accidental death	100%
	Permanent disabilities	
2.	Permanent total disablement	150%
3.	Paraplegia	160%
4.	Quadriplegia	175%
5.	Loss of two or more limbs	150%
6.	Loss of one limb	125%
7.	Loss of sight of both eyes	150%
8.	Loss of sight of one eye	100%
9.	Loss of the lens of one eye	50%
10.	Loss of hearing	

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a) both ears	100%
b) one ear	30%
11. Loss of speech	75%
12. Loss of lower jaw by surgical treatment	40%
13. Loss of one thumb	
a) both joints	40%
b) one joint	25%
14. Loss of each finger	
a) three joints	20%
b) two joints	15%
c) one joint	10%
15. Loss of each toe	
a) all-one foot	25%
b) big toe – one or both joints	10%
d) other than big toe, each toe	2%
16. Loss of kidney	25%
17. Loss of spleen	20%
18. Fractured leg or patella with established non-union	20%
19. Shortening of leg by at least 5 cm	10%
20. Permanent facial scarring longer than 10cm	10%
21. Permanent facial scarring longer than 5 cm	5%
22. Severe Burns to:	
8% or more of the head	100%
5% or more but less than 8% of the head	75%
2% or more but less than 5% of the head	50%
20% or more of the body other than the head	100%
15% or more but less than 20% of the body other than the head	75%
10% or more but less than 15% of the body other than the head	50%
23. Permanent disability which is not provided for under the above items	up to 100%

Any benefit paid under item 23 will be assessed by considering the severity of the disablement in conjunction with the stated percentages for the specific types of disablement mentioned above. The **insured person's** occupation will not be a relevant factor.

The total amount payable in respect of any **permanent disabilities** due to the same **bodily injury** is arrived at by adding together the various percentages but shall not exceed 150% of the **sum insured** and there shall be no further liability under the policy in respect of the same **insured person** for **bodily injury** sustained thereafter, other than for items 3 and 4 on the Table of Benefits

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.

Temporary Total Disablement (TTD) and Temporary Partial Disablement (TPD)

We will pay the weekly **sum insured** as shown on the **schedule** for the days of the **temporary partial disablement** or **temporary total disablement** as a result of **bodily injury** and occurring within 365 days of an **accident**. Payment will be made periodically for the period the **insured person** shall be so disabled up to the maximum period as shown on the **schedule**.

TPD is only payable if the **TPD** follows immediately from **TTD** and arising from the same **bodily injury** in the same **accident**.

Accident Medical Reimbursement Benefit

We will reimburse an **insured person** for the **accident medical reimbursement** paid to a **physician** incurred as a result of a **bodily injury** for treatment provided within 365 days of an **accident** up to the amount shown on the **schedule**.

Treatment by **Chinese physician** or chiropractors in respect of a **bodily injury** is payable up to the **sum insured** stated in the **schedule** but in no event shall the amount exceed S\$1,000

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Disappearance Benefit

If an **insured person** disappears and after 365 days it is reasonable to believe that death resulted from **bodily injury**, the benefit under item 1 on the Table of Benefits will be paid provided that the **policyholder** signs an agreement that if it later transpires that an **insured person** has not died, any amount paid will be refunded to **us**.

Exposure Benefit

Death, **permanent disability**, **temporary total disablement**, **temporary partial disablement** or **accident medical reimbursement** resulting from exposure to severe weather conditions will be considered to have been caused by **bodily injury**.

Bereavement Benefit

In the event of a payable claim under item 1 of the Table of Benefits, **we** will pay an additional 10% of the **sum insured** up to S\$25,000.

Severe Injury Benefit

In the event of a payable claim under item 2 to 11 of the Table of Benefits, **we** will pay an additional 10% of the **sum insured** up to S\$25,000.

Fracture Benefit

If an **insured person** sustains **bodily injury** during the **operative time**, which within 365 days solely and independently of any other cause, results a **fracture** or **fractures**, **we** will pay the following benefits.

Fracture or fractures to:

- | | |
|---|----------|
| a) vertebral column (other than the coccyx) | S\$5,000 |
| b) pelvis or hip | S\$4,000 |
| c) skull (other than the nose and teeth),
breast bone, ankle or one or more bones of the leg
(femur, patella, tibia and fibula) | S\$1,500 |
| d) collar bone, elbow, wrist or one or more bones
of the arm (humerus, radius and ulna) | S\$750 |
| e) rib or coccyx | S\$500 |
| f) one or more bones of the hand, fingers, foot,
thumbs, toes, the nose or any bone not specifically
covered in a, b, c, d or e above | S\$150 |

We will not pay for any **fracture** as a result of:

- pathological fracture**; or
- any **fracture** where osteoporosis had been diagnosed and made known to the **insured person** before they suffered **bodily injury**.

Section B – Travel

Section B1 - Medical and Emergency Evacuation Expenses

If an **insured person** suffers a **bodily injury** or **sickness** during the **operative time**, **we** will reimburse the **insured person**:

- up to 365 days from the date of **bodily injury** or **sickness** up to the **sum insured** shown on the **schedule** for **medical expenses** and **emergency travel expenses** incurred outside **country of residence**, directly, reasonably and necessarily incurred;
- up to 60 days from the date of **bodily injury** or **sickness** for any **medical expenses** necessarily incurred in **country of residence**, up to S\$25,000, provided:
 - there is a valid claim under B1(a) of this section involving a payment for **medical expenses**; or
 - there is a valid claim under B1(a) of this section not involving a payment for **medical expenses** provided the **insured person** obtained treatment within 7 days of his or her return to **country of residence**.

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If an **insured person** suffers **bodily injury** or **sickness** during the **operative time** and it is in the opinion of **AIG Travel** that it is medically appropriate to move an **insured person** to another location for medical treatment utilizing the means best suited based on the medical severity of the **insured person's** condition, **we** will reimburse **AIG Travel** for **emergency evacuation expenses** reasonably and necessarily incurred as a direct result, for up to 365 days from the date of **bodily injury** or **sickness**.

Condition applicable to Section B

The **policyholder** or an **insured person** must contact **AIG Travel** as soon as possible if **bodily injury** or **sickness** results in the need for in-patient **hospital** treatment or the possible need for emergency rescue otherwise the costs may not be reimbursed.

Exclusions applicable to Section B1

We will not be liable for any claim:

1. where an **insured person** is travelling against the advice of a **physician**;
2. where the purpose of the **journey** is to receive medical treatment or advice;
3. as a result of the use by an **insured person** of non-prescribed drugs which cannot be legally obtained from a pharmacy;
4. for routine medical examinations; or
5. contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.

Section B2 – Hospital Confinement and Hospital Visitation

Hospital Confinement

If an **insured person** suffers a **bodily injury** or **sickness** during the **operative time**, **we** will pay the **insured person** S\$250 for each day of **hospital confinement** up to S\$10,000.

Hospital Visitation

If an **insured person** suffers a **bodily injury** or **sickness** during the **operative time**, **we** will reimburse the **insured person** the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by up to 2 relatives or friends to visit and stay with the **insured person**, up to the S\$10,000 if the **insured person** has **hospital confinement** for at least 5 consecutive days or to assist in the final arrangement of transporting the body and ashes back to **country of residence**.

Exclusions applicable to Section B2

We will not be liable for any claim:

1. where an **insured person** is travelling against the advice of a **physician**;
2. where the purpose of the **journey** is to receive medical treatment or advice;
3. as a result of the use by an **insured person** of non-prescribed drugs which cannot be legally obtained from a pharmacy;
4. for routine medical examinations; or
5. contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.

Section B3 – Travel Assistance

The network of **AIG Travel** offices is available whenever an **insured person** travels within the **operative time**. If medical assistance is required at any time the Emergency Helpline should be called.

Using AIG Travel When **AIG Travel** are contacted for assistance, the following information should be provided :

- 1] The **AIG Travel** card number.
- 2] The telephone or facsimile number where an **insured person** can be reached.
- 3] The **insured person's** address abroad.

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- 4] The nature of the emergency.
- 5] The name of the **insured person's** employer, company or organisation.

The medical assistance services provided are:

- 24 hour service** Emergency telephone lines manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in the procedures of hospitals and clinics worldwide.
- Medical staff** A highly qualified team of medical consultants and nursing staff, on hand at any time to ensure that the most appropriate medical treatment is provided.
- Air ambulance** Repatriation by air ambulance or scheduled airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an **insured person** to hospital or home address whenever necessary.

The services below are also provided by **AIG Travel** following pre and during travel via telephone advice only. The utilization of any the following services are at the sole cost and expenses of the **insured person** or **policyholder**:

- Travel advice** Helpful and relevant information to the traveller providing valuable assistance in preparation for the **journey**, including currency and banking regulations, visa details, health requirements and reciprocal agreements.
- Medical referral** To a suitable hospital, clinic or dentist for treatment.
- Legal referral** To an Embassy, Consulate or other source if legal consultation is needed, including an English speaking lawyer.
- Emergency message relay** Passing on messages to family and business associates in an emergency.
- Emergency travel service** Provides a complete emergency travel service in liaison with an **insured person's** physician, hospital or relatives to make all arrangements for any person or people to visit an **insured person** hospitalised or ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of the **AIG Travel** medical officers and within the restrictions of this policy. Any person or people who are required to travel abroad to visit an ill or hospitalised **insured person** will be insured under Section B – Travel.
- Lost ticket & baggage location** Help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required **AIG Travel** will help locate and dispatch contact lenses and glasses.
- Embassy or Consulate Referral** Embassies and consulates are excellent sources for information and assistance to customers while travelling. **AIG Travel** will provide the **insured person** the address and phone number of the local embassy or consulate.
- Emergency flight re-bookings** In the event of an emergency, **AIG Travel** is available 24/7 to help the **insured person** rebook flights due to flight cancellation, delay or schedule change
- Emergency return travel arrangements** In the event of an emergency, **AIG Travel** is available to assist 24/7 with making hotel, flight and car rental arrangements to assist the **insured person** in returning home.

Section C - Personal Property

If an **insured person** loses or accidentally damages **personal property** or has **personal property** stolen during the **operative time**, **we** will indemnify (after due allowance for wear, tear and depreciation other than depreciation of electrical items less than one year old at the date of the loss if documents supporting their purchase are produced) the **insured person** for the costs of replacement or repair up to the **sum insured** shown on the **schedule**.

If an **insured person's personal property** has been checked-in by an airline and during the **journey** is temporarily lost for more than six hours, **we** will pay S\$250 for each full 6 hour period of temporary loss up to a maximum of S\$1,000.

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If the **personal property** which has been temporarily lost becomes permanently lost and this results in a claim, **we** will deduct the amount already paid for temporary loss from the final payment.

If during the **operative time** an **insured person** loses the keys to his or her main permanent residence whilst on a **journey**, **we** will reimburse the cost (parts and labour) of replacing the relevant lock or locks up to a maximum of S\$250. **We** will not arrange for the work to be carried out.

Where reasonably possible the **insured person** must report all losses to the police or obtain a property irregularity report, whichever is appropriate.

Exclusions applicable to Section C

We will not pay claims for:

1. more than S\$1,000 for any item, pair or set;
2. loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the conveyance in which they were being transported;
3. loss or damage due to:
 - a) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration,
 - b) mechanical or electrical failure or breakdown,
 - c) any process of cleaning, dyeing, restoring, repairing or alteration;
4. loss of **money**, bonds, negotiable instruments and securities of any kind;
5. loss or damage caused by delay, detention or confiscation by order of any Public Authority;
6. loss of or damage to vehicles, their accessories or spare parts;
7. loss of or damage to **personal property** sent as freight or under an airway-bill or bill of lading.

Section D - Money

We will indemnify the **insured person** for:

- loss of **money** during a **journey** or loss of foreign currency purchased or withdrawn for a **journey** within 120 hours prior to departure or during the **journey** and up to 120 hours after completion of a **journey**, as a result of robbery, burglary, theft or natural disasters; and
- financial loss suffered as the result of fraudulent use of credit, debit or charge cards during the **operative time**, up to the **sum insured** on the **schedule**.
- the reasonable and necessary additional travel and accommodation costs incurred outside **country of residence** during the **journey** for the purpose of replacing lost or damaged passport, visa, **money**, travel tickets or other essential travel document that occurs during the **operative time**., up to S\$5,000.

Credit Card Indemnity

If the **insured person** dies or suffers **permanent total disablement** as the result of a **bodily injury** during the **operative time**, **we** will pay the **insured persons'** credit card expenses incurred by that **insured person** during the **journey**, up to S\$5,000.

Where reasonably possible the **insured person** must report all losses to the police or credit card issuer for any theft of the credit card within 24 hours of discovering the loss.

Exclusions applicable to Section D

We will not pay any claim for:

1. any loss of **money** in excess of S\$1,500;
2. loss or theft of a credit card, charge card or store value card, which results in fraudulent use, unless the **policyholder** or an **insured person** has complied with all the terms and conditions under which the card was issued; or
3. shortages of **money** due to confiscation or detention by Customs or other Officials, error, omission and depreciation in value.



Section E – Travel Inconvenience Benefits Cancellation, Curtailment, Travel Disruption, Replacement, Travel Delay & Employment Disruption

Except for the events set out in the exclusions below, **we** will indemnify the **insured person** up to the **sum insured** on the **schedule** if during the **operative time** a **journey** has to be cancelled, cut short or altered as a direct result of any cause outside the **policyholder's** or **insured person's** control for:

- a) all deposits and advance payments in respect of transport and accommodation costs where the **journey** is cancelled prior to departure;
- b) expenses where the **journey** has to be cut short following departure which:
 - have been paid or will be payable, or
 - become payable under contract, or
 - cannot be recovered elsewhere;
- c) the additional costs necessarily incurred for travel and accommodation less any amount recoverable elsewhere, if a **journey** has to be cut short following departure:
 - to return an **insured person** to **country of residence**; or
 - to send a replacement to assume the duties of the original **insured person**;
- d) the additional costs of travel and accommodation which are not recoverable elsewhere and are necessarily incurred to enable an **insured person** to continue the **journey** or return to **country of residence**, when the pre-booked travel arrangements in connection with a **journey** have been altered following departure or due to the late arrival of the **insured person's** inbound scheduled conveyance where no onward conveyance is available for at least 6 hours on a row; and
- e) all deposits and advance payments in respect of transport and accommodation costs incurred due to the cancellation of the **journey**, less any expenses recoverable elsewhere, if a replacement person cannot be found to undertake the **journey** due to an **employee** resigning or having his or her employment terminated more than 31 days prior to a pre-booked **journey** on which they were to travel.

Travel Delay

We will pay S\$1,000 to the **insured person** in the event that an **insured person**, during the **journey**, arrives at a planned destination at least 6 hours later than the scheduled arrival time due to:

- **strike**, industrial action, bomb threat, adverse weather conditions or mechanical breakdown of a ship, aircraft or train on which an **insured person** is booked to travel; or
- bomb threat, adverse weather condition, drunken passenger, injury or illness of any passenger whilst actually travelling on a scheduled aircraft.

Exclusions applicable to Section E

We will not pay any claim if the **journey** is cancelled, cut short or altered as the result of:

1. redundancy, resignation or the termination of employment of an **insured person**, once a **journey** has started;
2. the **policyholder's** or an **insured person's** financial circumstances;
3. the financial failure of any provider (or their agent) of transport or accommodation, acting for the **policyholder** or an **insured person**;
4. regulations made by any Public Authority;
5. **strike**, labour dispute or disruption of transport (other than disruption of road and rail services by avalanche snow or flood) for which advance notice was given at the time the **journey** is booked;
6. mechanical breakdown of the ship, aircraft or train where the delay is less than 24-hours from the time of the original departure except for travel delay at planned destination;
7. an **insured person** travelling or intending to travel against the advice of a **physician** or for the purpose of obtaining treatment; or
8. any claim for cancellation or cutting short of the **journey** following delay of a ship, aircraft or train, if an **insured person** fails to check in for the outward or onward parts of the **journey**.



Section F – Hijack

We will pay S\$250 for each full 6 hours, up to a maximum of S\$10,000, that an **insured person** is forcibly or illegally detained as the result of a **hi-jack** during the **operative time** which starts during the period of insurance.

Section G – Kidnap

If during the **operative time** an **insured person** is **kidnapped** or taken hostage, **we** will pay S\$250 for each full 24 hours up to S\$10,000.

Conditions applicable to Section G

1. The **policyholder** must notify the appropriate law enforcement agency having jurisdiction over the matter of the kidnapping.
2. The **policyholder** must advise **us** immediately.
3. There must be sufficient proof that the event actually occurred.

Exclusions applicable to Section G

We will not be liable for any claim that is the result of:

1. fraudulent, dishonest, or criminal acts of the **policyholder** or **insured person**;
2. any claim for any **insured person** within his or her **country of residence**; or
3. any **kidnap** which occurs in Colombia, Iraq, Mexico, Nigeria, Philippines, Venezuela or Yemen.

Section H - Legal Expenses Including Bail Bond

Legal Expense

We will pay up to S\$15,000 for **legal expenses** incurred to:

- a) the **insured person** incurred by or on behalf of him or her in pursuit of a claim for damages and/or compensation against a third party who has caused bodily injury to, or death or illness of, that **insured person** by an incident occurring during the **operative time**; and
- b) the foreign solicitor, in the event that the **insured person** is placed or is threatened to be placed in detention during the **journey**.

Bail Bond

We will pay bail bond up to S\$15,000, in the event that the **insured person** is placed or is threatened to be placed in detention during the **journey**. The **insured person** shall repay this sum within 3 months of the date of payment, immediately upon repayment of the authorities, or immediately if the bail bond is forfeited by failure to appear in court unless the latter could not reasonably be expected of the **insured person**.

Conditions applicable to Section H

1. **Our** consent to pay **legal expenses** must firstly be obtained in writing. This consent will be given if an **insured person** can satisfy **us** that:
 - a) there is a reasonable grounds for pursuing the legal proceedings; and
 - b) it is reasonable for **legal expenses** to be provided in a particular case.The decision to grant consent will take into account the opinion of an **insured person's appointed representative** as well as that of **our** own advisers. **We** may request, at an **insured person's** expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, an **insured person's** costs in obtaining this opinion will be covered by this insurance.
2. All claims or legal proceedings including any appeal against judgment resulting from the same original cause, event, or circumstances, will be regarded as one claim.
3. If an **insured person** is successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.

Exclusions applicable to Section H

1. **We** will not be liable for any **legal expenses** incurred:
 - a) in the defence against any civil claim or legal proceedings made or brought against the **insured person**;

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- b) in connection with any criminal act deliberately or intentionally committed by the **insured person**;
 - c) in pursuing any claim against any travel agent, tour operator, insurer or their agents; or
 - d) by an **insured person** making a claim against the **policyholder, us** or any organisation or person involved in arranging this insurance.
2. **We** will not be liable for:
- a) fines or other penalties imposed by a court of criminal jurisdiction; or
 - b) any claim or circumstance notified more than 365 days after the incident from which the cause of action arose.

Section I - Personal Liability

We will indemnify up to S\$5,000,000 for each **insured person** during the **operative time** for:

- a) any legal liability incurred by that **insured person** during the **journey** as the result of:
 - bodily injury, sickness or disease of any person, or
 - accidental loss or damage to the property of any person; and
- b) all costs and expenses incurred with **our** written consent in connection with the defence of any claims against an **insured person** which may be the subject of indemnity under this section.

Conditions applicable to Section I

1. No admission of liability, offer, promise or payment will be made without **our** written consent.
2. **We** will, if it is considered necessary, take over and conduct the defence or settlement of any claim against an **insured person** and for that purpose can use the **insured person's** name. **We** can conduct the defence however **we** see fit. **We** can prosecute at **our** own expense and for **our** own benefit, any claim for indemnity or damages against any other persons.
3. The **insured person** will give **us** full assistance in defending or prosecuting any claim and will provide **us** with any information and documents available to them.

Exclusions applicable to Section I

We will not pay for any liability which is the result of:

1. bodily injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with the **policyholder** or an **insured person** when injury results from his or her employment by the **policyholder** or an **insured person**;
2. liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft;
3. liability arising directly or indirectly by or through or in connection with:
 - a) the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence,
 - b) any wilful, malicious or unlawful act,
 - c) the carrying on of any trade, business or profession,
 - d) any racing or rallying activity,
 - e) any travelling companion;
4. accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the **policyholder** or an **insured person** or any of their employees or any member of an **insured person's** family or household;
5. liability attaching to the **policyholder** or an **insured person** under an express term of any contract, unless liability would attach to any **insured person** whether the express term existed or not;
6. liability for which payment should be more specifically claimed under any other contract of insurance in the name of the **policyholder** or an **insured person**;
7. any claim where an **insured person** is insane or which results from an **insured person** being under the influence of or affected by drugs (other than drugs taken under the direction of a **physician**), alcohol, or solvents; or
8. any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.

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Important Note

The statement below applies to the Group Personal Accident coverage only:

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 you. 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).

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