



Shangri-La International Hotel Management Pte. Ltd

Group Personal Accident Insurance

A. Our Contract

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 Policy 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, #09-16, Singapore 079120.

B. Your Policy Coverage

Accidental Death & Permanent Disablement

If You suffer an Injury during the Operative Time of Cover that directly results in one of the Items listed in the Compensation Table below within 12 months from the date of the Accident, We will pay You the compensation specified in the Compensation Table below for that Item.

Compensation Table		
	Items	% of Sum Insured
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent Total Loss of Use of two Limbs	100%
4.	Permanent Total Loss of sight of both eyes	100%
5.	Permanent Total Loss of Use of one Limb and Loss of sight of one eye	100%
6.	Permanent Total Loss of speech and hearing of both ears	100%

For any one Accident, if You claim for more than one Item, the total percentage due under this benefit, based on the Compensation Table above, shall not exceed 100% of the sum insured.

Accident Medical Reimbursement

We will reimburse You the Medical Expenses paid to a Doctor for medical treatment and services provided to You as a result of an Injury sustained during the Operative Time of Cover, up to the maximum sum insured for this benefit as stated in the Policy schedule for any one Accident.

All medical treatment and services must be prescribed by a Doctor and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

You have up to a maximum of 30 days from the date of the Accident to receive the first medical treatment.

If You are reimbursed for the Medical Expenses by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

We will not pay any claim under this Policy in connection with:

1. Any Illness.
2. Any medical transportation services.



4. Any additional cost of single or private room accommodation at a Hospital for any person besides the Insured Person, charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like.

Daily Hospital Income (Injury)

If You sustain an Injury during the Operative Time of Cover that results in Hospital Confinement, We will pay You the daily hospital cash as specified for this benefit in the Policy schedule, for each day of Your stay in a Hospital, up to a maximum of 30 days per Injury.

Successive Hospital Confinements due to the same Injury are considered to be part of the same period of Hospital Confinement, unless the discharge date for the prior Hospital Confinement is separated from the admission date for the next Hospital Confinement by at least forty-five (45) consecutive days.

If this benefit or Daily Hospital Income (Specified Infectious Disease) benefit are payable for the same period of Hospital Confinement, We will only pay under one benefit.

We will not pay the Daily Hospital Income (Injury) benefit:

- (a) beyond 30 days for any one Injury; and/or
- (b) for more than one Injury for the same period of Hospital Confinement.

Daily Hospital Income (Specified Infectious Disease)

If You are diagnosed with a Specified Infectious Disease or Hand Foot Mouth Disease during the Operative Time of Cover that results in Hospital Confinement, We will pay You the daily hospital cash as specified for this benefit in the Policy schedule, for each day of Your stay in a Hospital, up to a maximum of 30 days per Specified Infectious Disease or Hand Foot Mouth Disease.

Successive Hospital Confinements due to the same Specified Infectious Disease or Hand Foot Mouth Disease are considered to be part of the same period of Hospital Confinement, unless the discharge date for the prior Hospital Confinement is separated from the admission date for the next Hospital Confinement by at least forty-five (45) consecutive days.

If this benefit or Daily Hospital Income (Injury) benefit is payable for the same period of Hospital Confinement, We will only pay under one benefit.

We will not pay the Daily Hospital Income (Specified Infectious Disease) benefit:

- (a) beyond 30 days for any one Specified Infectious Disease or Hand Foot Mouth Disease; and/or
- (b) for more than one Specified Infectious Disease or Hand Foot Mouth Disease for the same period of Hospital Confinement.

Ambulance Services

If You sustain an Injury during the Operative Time of Cover that requires immediate land ambulance or any other paid land transportation to the nearest Hospital for medical attention which consequently results in Hospital Confinement, We will reimburse such ambulance or land transport fees up to the sum insured for this benefit as stated in the Policy schedule.

If You are reimbursed for the same ambulance or land transport expenses by any other source, We will only be liable for the excess of the amount that You have recovered from the other source.

This benefit is only payable:

- a) for the first ambulance transfer to a Hospital, and
- a) if a valid claim for Daily Hospital Income (Injury) benefit is payable.

C. Your Policy Exclusions

General Exclusions

1. We shall not pay under this Policy any claim in connection with:

- (a) Injury arising or resulting from or sustained in the course of Your occupation and/or employment as:
 - (i) Military personnel in the Singapore Armed Forces, law enforcement officers including police, fire service personnel, Singapore Civil Defence Force personnel, or security officers including Commercial and Industrial Security Corporation ("CISCO") personnel with the exception of peace time reservist duty (Section 14 of the Enlistment Act (Cap. 93)) for a period of not exceeding forty (40) days or unless the work is of a strictly administrative or desk-bound nature;
 - (ii) Manual labour or manual operation;
 - (iii) Active personal participation in activities including but not limited to underground work, offshore work,

construction work or work done outside buildings or installation work exceeding 30 metres in height or work that involves heavy machinery, explosives or hazardous materials;

(iv) Ship crew, air crew, diver, life guard, taxi driver, bus driver, private hire driver, other commercial vehicle/heavy vehicle driver, dispatch rider or delivery person, whether part-time or full-time; oil rigger, fisherman, crane operator, welder;

- (b) Engagement in aerial activity other than as a passenger in any properly licensed private and/or commercial aircraft;
- (c) Engagement in a sport as an occupation and/or in a professional capacity where You could earn income or remuneration from engaging in such sport;
- (d) Underwater activities which ordinarily require the use of artificial breathing apparatus. This exclusion does not apply to recreational scuba diving whereby an:
 - Insured Person dives no deeper than 30 meters under the supervision of a qualified diving instructor; or
 - Insured Person holds a PADI certification (or equivalent qualification) and dives with a buddy who holds a PADI certification (or equivalent qualification);
- (e) Any extreme sports or activity that presents a high level of inherent danger (i.e. involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialized gear) or of personal risk. This shall include but not be limited to any mountaineering involving climbing harnesses, belay or rappel devices ropes and guides; any mountaineering or trekking above 5,500 meters; big wave surfing; winter activities like lugging, bobsleighbing, ski or snow board jumping or stunts, bicycle, motor, air or sea craft speed trials or stunts, canoeing/kayaking and white and black water rafting in grade 4 or higher rapids, cliff jumping, horse jumping, horse polo or any aerobatics. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.
- (f) Suicide or attempted suicide or intentional self-injury, or from deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained while You are in a state of insanity;
- (g) Any criminal, or intentional act and breaking of any government laws and regulations on Your part;
- (h) Any treatments arising from pregnancy, miscarriage, abortion, childbirth, sterilisation, contraception as well as treatment for infertility;
- (i) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any infection by Human Immunodeficiency Virus (HIV)
- (j) Provoked assault, intoxication, drugs abuse or insanity;
- (k) The effect or influence of alcohol or of non-prescription drugs or medications;
- (l) General check-up, convalescence, custodial or rest cure;
- (m) Dental disease, dental care or surgery, cosmetic or plastic surgery or any elective surgery unless necessitated by Injury;
- (n) Health supplements including but not limited to vitamins, prebiotics, probiotics and skin care products whether prescribed by a Doctor or purchased over the counter;
- (o) Any Injury to teeth occurred during eating activities (e.g., biting and chewing);
- (p) Dentures, dental crowns, implants, unsound and/or unnatural teeth;
- (q) Any congenital anomalies or physical impairment;
- (r) Any mental, psychiatric and/or nervous disorders including anxiety or depression, sleep disorders, alcoholism and drug related treatment;
- (s) Pre-existing Condition;
- (t) Any kind of disease, illness, virus, bacterial or any other kind of infection howsoever caused. This exclusion shall not apply to:
 - bacterial infection that is the direct result of an Accidental cut or wound; and
 - Specified Infectious Diseases and Hand Foot Mouth disease under the Daily Hospital Income (Specified Infectious Disease) benefit;
- (u) Serving in any branch of the military or armed forces of Singapore, while on duty except while You are on peace time Singapore reservist duty (under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore) for a period not exceeding 40 days; and
- (v) Driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test;

2. War

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.

3. Nuclear Risks

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

- (a) 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
- (b) the use of any nuclear weapons material.

4. 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 Limits

This Policy covers an Insured Person in Singapore during the Operative Time of Cover, unless otherwise stated or endorsed under 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 under Part C above, 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 the Policyholder provide to Us in the Application Form and through any other means, form the basis of this contract of insurance between the Policyholder and Us. The Policyholder must inform Us immediately if any of the information that was given to Us changes or is no longer accurate.

The Policyholder must also inform Us of any other facts which the Policyholder knows 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. Exclusion of Third Party Rights

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

6. Reasonable Care

You must take all reasonable care to avoid or mitigate or the occurrence of any circumstance which may lead to a claim under this Policy.

7. Notification and Claims Procedures

Written notice of claim must be given to Us as soon as practicable and in any event within 30 days after the happening of any circumstances giving rise to a claim. Notice may be provided by completing the claim form which can be downloaded from Our website www.aig.sg and mailing it to: AIG Insurance Asia Pacific Pte Ltd, 78 Shenton Way, #09-16, Singapore 079120. Relevant documents to support the claim are to be given to Us within this 30 days but if the supporting documents cannot be submitted in time due to reasonable cause, the documents must be submitted as soon as possible but no later than 1 year from the date of incident happening.

Once claims are reported, We will ask for the completion of a claim form and for the claimant to provide, at his/her own expense, all supporting reports and documentation such as police reports, Doctor's reports, Hospital records, records, valuations or any other evidence as required by Us to support a claim. If the information supplied is insufficient, the We will advise if additional information is required.

Any information required due to any subsequent request for information by Us must be provided within 60 days of the information request date. We, at Our sole discretion, may reject the claim or withhold payment if We do not receive the required information within this stipulated time set.

8. Right of Recovery

In the event authorisation for payment and/or payment is made by Us for a medical claim for which Policy liability is not engaged, we reserve the right to recover against You for the full sum which We have paid.

We also reserve the right to recover any amount paid in excess of what You are not covered for under this Policy and that We have paid, should You submit a fraudulent claim.

9. Receipts

We will not be committed by any notice of any trust, charge, lien, assignment or other dealing with this Policy and Your receipt of any compensation payable under this Policy will in all cases be effectual discharge of Our liability. In the event of any successful claim or demand made by any person or entity as beneficiaries in respect of the compensation paid to You, You agree to indemnify Us in full.



10. Medical Examination and Treatment

You will at Your expense furnish to Us all such medical reports, certificates, information and evidence as may be required by Us and You will whenever required to do so, arrange to submit to medical examination by Doctors appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Doctor and Your Doctor, the opinion of Our Doctor will prevail and be binding on You or Your estate. Where medical certificates / reports are required to be furnished, We will only accept medical certificates / reports issued by a Doctor. Certificates or reports issued by a Chinese medical practitioner or chiropractor will not be accepted.

In the course of Our claims process, You are to render full cooperation to Us and to Our appointed service providers, vendors and experts, including providing face to face interviews, if and when required.

11. Payment of benefits

We will pay all benefits to You or Your estate in the event of Your death. The receipt of any benefit payable under this Policy to You or Your legal representatives shall constitute full and final discharge of Our liability under this Policy.

12. Cancellation

We may cancel this Policy by giving the Policyholder 30 days' notice at the Policyholder's last known address. The Policyholder can cancel this Policy by giving 30 days' written notice to Us at the address shown in this Policy.

On cancellation We will refund to the Policyholder the premium for any Period of Insurance remaining provided no claims or incidents have been reported to the Company.

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

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

An Insured Person has no right to cancel this policy.

13. 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.

14. Arbitration

a) Any dispute, difference or question which may arise at any time hereafter in relation to the true construction of the policy or the parties' rights or liabilities will be referred to and finally resolved by arbitration in Singapore within 12 months from the date any claim is rejected under this Policy.

b) The arbitration shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") 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 seat of the arbitration shall be Singapore. The Tribunal shall consist of one (1) arbitrator. The language of the arbitration shall be English.

15. 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.

16. Renewal

This Policy is renewable at Our option and at the premium rates determined by Us at the time of renewal. We reserve the right to modify the terms and conditions of this Policy within the Period of Insurance by giving the Policyholder prior notice of at least 30 days before the expiry date of renewal, and such modification shall be applicable from the effective date as stated in Our written notice to the Policyholder's last known address.

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 Effective 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:-

1. the cover under the Policy or renewal is automatically terminated immediately after the expiry of the said 60-day period;
2. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
3. 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. Payment of premium

The premiums are to be paid as agreed with the Policyholder and information will be supplied to Us in the form and at the frequency reasonably required by Us for the cover to be and remain in force.

19. 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.

20. Conditions Precedent

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

(a) for the risk insured, the Policyholder has 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.

21. Data Use

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in this application form or otherwise obtained) 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 authorized agents or representative, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose 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 <https://www.aig.sg/privacy>

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

- (a) Enroll You in contests, prize draws and similar promotions
- (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.

22. Written Notice

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

23. Currency

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



rate determined by Us.

24. Interest on amounts payable under this policy

We will not pay interest on any amount paid under this policy.

25. Tax

Where We are, or believe We will become, liable for any tax or other imposts levied by any Government, authority or other body in connection with this Policy, We may reduce, vary or otherwise adjust any amounts (including but not limited to premiums, charges and benefits), under this Policy in the manner and to the extent it determines to be appropriate to take account of the tax or impost.

26. Aggregate Limits of Liability

The total compensation payable in respect of Accidental Death & Permanent Disablement occurring whilst a number of Insured Persons are together shall not exceed USD50,000,000 per event. In the event the aggregate compensation should exceed USD50,000,000 the aggregate limit amount will be apportioned among the Insured Persons, but the sum will not be greater than the maximum sum insured of each Insured Person.

27. 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.

28. 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.

29. 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.

30. Time for Filing Proof of Loss

Affirmative proof of loss must be furnished to Us at our offices in case of a claim for loss of time from disability within 90 days after the termination of the period for which We are liable, and in case of a claim for any other loss, within 180 days after the date of such loss.

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.

Accident means a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the Operative Time of Cover.

Activities of Daily Living means the following activities which an Insured Person can undertake on their own without any assistance:

- a) **Washing** means the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- b) **Dressing** means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- c) **Feeding** means the ability to feed oneself once food has been prepared and made available;
- d) **Toileting** means the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- e) **Mobility** means the ability to move indoors from room to room on level surfaces;
- f) **Transferring** means the ability to move from a bed to an upright chair or wheelchair and vice versa;

Acquired Immune Deficiency Syndrome or AIDS shall have such meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a sero-positive test for HIV provided that:

- a) **Malignant Neoplasm** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability,



in the presence of Acquired Immune Deficiency Syndrome (AIDS).

- b) **Opportunistic Infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

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

Complementary or Alternative Medicine means treatment(s) by a registered herbalist, chiropractor, acupuncturist, osteopath, podiatrist, orthotist, or bonesetter all licensed under any applicable laws including traditional Chinese medical practitioners registered with the Traditional Chinese Medicine Practitioners Board. These treatments cannot be administered by You, Your spouse, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption. For the avoidance of doubt, the types of registered practitioners under this definition are not considered Doctors as defined.

Day means a completed period of 24 hours.

Doctor means a qualified and registered medical practitioner licensed under local applicable laws and acting within the scope of his/her licensing and training. This does not include the types of registered practitioner(s) listed under the definition of Complementary or Alternative Medicine. The attending Doctor must not be You, or Your business partner, employer, employee, agent, or a person who is related to You in any way by blood, marriage or adoption.

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

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

Hand Foot Mouth Disease means a contagious disease that is caused by the enterovirus family, usually affecting young children.

Hospital means any institution lawfully operated for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery (including operating theatres) in the same premises, with 24 hours daily nursing service by registered graduate nurses and operated under the supervision of Doctor(s). It does not refer to a clinic, a nursing home, rest home, convalescence, palliative care, hospice or rehabilitation centres, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioural disorders, sanatorium, any transitional care centre or home for the aged or similar establishment; even if located at the same place.

Hospital Confinement means admission in a Hospital as a registered patient for at least one Day upon the recommendation of a Doctor and for which the Hospital charges You for room and board.

Hotel Stay means Your reserved stay in a Shangri-La Group Property for a fee or via redeemed membership points for the purpose of leisure or business. It does not include stays in a Shangri-La Group Property for the purpose of serving out quarantine or isolation orders.

Illness or Sickness means a physical condition marked by a pathological deviation from the normal healthy state.

Injury means a bodily injury which is sustained by You within 30 days from the date of the Accident during the Operative Time of Cover and is caused by an Accident solely and independently of any other causes including but not limited to any Illness, pre-existing or congenital condition.

Insured Person shall mean a person who

- a) is a Singapore Resident and
- b) has a pre-booked and confirmed Hotel Stay at a Shangri-La Group Property in Singapore.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Medical Expenses means any actual, reasonable and necessary expenses incurred by You within 30 days of sustaining Injury for:-

- a. Hospital Confinement;
- b. Doctor's consultation;
- c. medical and/or surgical treatment
- d. radiological tests;
- e. nursing treatment; and
- f. Medical Supplies.
- g. dental treatment where such treatment is necessarily incurred to restore sound and natural teeth following an Accident.

It includes costs incurred for treatment by a physiotherapist provided with referral by the attending Doctor but does



not include costs incurred for Complementary or Alternative Medicine.

Medical Supplies means disposable health care materials and consumables which is primarily and customarily used to serve a medical purpose and includes dressings, ostomy supplies, catheters, oxygen and they cannot be used by an individual in the absence of Injury or repeatedly by different individuals.

Operative Time of Cover means the fixed period of time of cover under this Policy for You during Your reserved stay with the Policyholder, commencing from 0600 am on the check-in date to a Shangri-La Group Property as shown in Your pre-booked and confirm accommodation document or the time You actually checked-in, whichever is earlier, and ends at 0600pm on the check-out date or the time You actually checked-out, whichever is later.

Period of Insurance means the period of time-as shown on the Policy schedule during which cover applies.

Permanent means lasting for at least 365 consecutive days and at the end of that time is certified by a Doctor as being beyond hope of improvement and will in all probability continue for the remainder of the Insured Person's natural life.

Policy means the Application Form, Policy terms and conditions, including any information provided or declaration made by You or on Your behalf, Policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and any Endorsement to this Policy.

Policyholder means Shangri-La International Hotel Management Pte. Ltd. ~~shown on the Policy schedule.~~
The Policyholder owns this Policy, is responsible for premium payments and has the right to exercise all privileges under this Policy.

Pre-existing Condition means any Illness, disease or other condition which You suffer prior to the Operative Time of Cover and which:

- (a) first manifested itself, worsened, became acute or exhibited symptoms prior to the Operative Time of Cover which would have caused any reasonable person to seek diagnosis, care or treatment; or
- (b) requires You to take prescribed drugs or medicine; or
- (c) was treated by a Doctor or treatment had been recommended by a Doctor.

Shangri-La Group of Property means any hotel that is owned and/or managed by Shangri-La International or its subsidiaries (stated in the Policy Schedule).

Singapore Resident means someone who is residing in Singapore and have a permanent address in Singapore.

Specified Infectious Disease means

Any of the following infectious diseases first contracted in Singapore, which is classified as an 'Infectious Disease' under Section 2, the First Schedule and the Second Schedule of the Infectious Diseases Act, Cap 137, and requires notification to Singapore's Ministry of Health as per Section 6 of the Infectious Disease Act, Cap 137, within 24 hours upon diagnosis by a Doctor:

- a) Coronavirus Disease 2019 (COVID-19)
- b) Ebola Virus Disease (EVD)
- c) Middle East Respiratory Syndrome Coronavirus Infection (MERS-CoV)
- d) Severe Acute Respiratory Syndrome (SARS)
- e) Dengue Fever or Dengue Hemorrhagic Fever
- f) Avian Influenza
- g) Malaria
- h) Chikungunya Fever
- i) Zika Virus Infection
- j) Yellow Fever

Total Disablement means Injury which solely, directly and totally disables and prevents You from attending to Your business, profession or occupation (of any and every kind) or if You have no business, profession or occupation, from performing three or more Activities of Daily Living.

Total Loss means

- a) In the case of a Limb
 - i) Loss by Permanent physical severance of the Limb; or
 - ii) Permanent total and irrecoverable loss of use of the Limb.
- b) In the case of a loss of Thumb, Finger or Toe
 - i) Loss by Permanent physical severance of the entire Thumb, Finger or Toe; or
 - ii) Permanent, total and irrecoverable loss of use of a complete Thumb, Finger or Toe.
- c) In the case of loss of sight
 - i) Permanent, total and irrecoverable physical loss of one or both eyes; or
 - ii) Permanent, total and irrecoverable loss of the sight of one or both eyes.
- d) In the case of loss of speech



Permanent, total and irrecoverable loss of speech resulting in the inability to articulate any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

- e) In the case of loss of hearing
Permanent, total and irrecoverable loss of hearing in one or both ears as certified by a Doctor.

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

You/Your means Insured Person.

IMPORTANT NOTICE

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.sg or www.gia.org.sg or www.sdic.org.sg).