



GROUP ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

Group Accidental Death & Dismemberment Benefit provides for personal injury caused solely and directly by violent, unexpected and external means and is independent of all other causes.

A. 24 HOURS WORLD-WIDE COVERAGE

B. ELIGIBILITY

All full-time active employees of the company aged between 16 and 64 last birthday who have fulfilled the waiting period requirement (if any) will be eligible to participate in this plan.

If the employee is absent from work due to sickness or injury for more than 6 months, his/her insurance cover will automatically terminate at the end of the 6 months.

C. BENEFITS

- **Accidental Death & Dismemberment** (*according to Schedule of Indemnities*)
- **Exposure**
Insured member is exposed to the elements due to any accidental injury
- **Disappearance**
Where the body of any insured member not found within 1 year after the date of the disappearance, sinking or wrecking of the conveyance in which the member is travelling at the time of the injury.
- **Major Burns**
Insured member suffers third degree burns covering at least 25% of the body surface

D. EXCLUSIONS

We do not pay Accidental Death or any of the Dismemberment Benefits if the injury or death of the insured member arises directly or indirectly out of one of the following:

- (a) War or warlike activities, which include invasion, acts of foreign enemy, hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection, military or usurped power
- (b) Suicide or attempted suicide or intentional self-injury while sane or insane
- (c) Unlawful act, the hand of justice or willful exposure to unnecessary danger except in the attempt to save human life
- (d) Participation in a riot, strike, terrorism, civil commotion, violation or attempted violation of law
- (e) Engaging in air travel except as passenger in a commercial airplane
- (f) Taking part in professional sports, racing of any kind.

E. MAKING A CLAIM

It shall be a condition precedent to our liability to make payment of any benefit under this Policy that satisfactory proof of loss must be furnished to us within 90 days after the date of such loss.

You must send the following to us as soon as practicable:

- Notification of your claim
- A completed claim form
- Medical reports at your own expense

F. Policy Owners' Protection Scheme (PPS)

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 limits of coverage, where applicable, please contact your insurer or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

*Note: This benefit definition is compiled for presentation purposes and does not form any part of a policy contract.
The exact benefits are spelt-out in the policy document.
GADD 11/2011*



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G. SCHEDULE OF INDEMNITIES

| In the event of accident resulting in : | Scale of Benefit |
|--|------------------|
| 1 Accidental Death | 100% |
| 2 Total and permanent disability | 150% |
| 3 Total and irrecoverable loss of the effective use of : sight in one eye and any one limb | 150% |
| 4 Total and irrecoverable loss of the effective use of : power of speech and hearing | 150% |
| 5 Total and irrecoverable loss of the effective use of : all sight in both eyes | 150% |
| <i>Sight:</i> total and irrecoverable loss of the effective use of : | |
| 6 - all sight in one eye | 100% |
| 7 - lens in one eye | 50% |
| <i>Hearing:</i> | |
| 8 - total and irrecoverable loss of the effective use of hearing in both ears | 75% |
| 9 - total and irrecoverable loss of the effective use of hearing in one ear | 25% |
| 10 - loss by physical severance of both ears | 6% |
| 11 - loss by physical severance of one ear | 3% |
| <i>Speech:</i> | |
| 12 - total and irrecoverable loss of the effective use of power of speech | 50% |
| <i>Limbs:</i> total and irrecoverable loss of the effective use of | |
| 13 - two limbs | 150% |
| 14 - one limb | 125% |
| <i>Hand:</i> total and irrecoverable loss of the effective use of | |
| 15 - four fingers and thumb of both hands | 100% |
| 16 - four fingers and thumb of one hand | 60% |
| 17 - four fingers of one hand | 35% |
| 18 - both phalanges of one thumb | 25% |
| 19 - one phalanx of one thumb | 12.5% |
| 20 - three phalanges of a finger | 9% |
| 21 - two phalanges of a finger | 6.5% |
| 22 - one phalanx of a finger | 3.5% |
| <i>Leg:</i> | |
| 23 - Fractured leg or patella with established non-union | 10% |
| 24 - Shortening of leg by at least 5cm | 7.5% |
| <i>Foot:</i> total and irrecoverable loss of the effective use of | |
| 25 - all toes of one foot | 15% |
| 26 - one great toe | 5% |
| 27 - one phalanx of one great toe | 3% |
| 28 - 1 toe other than the great toe | 1% |

Note:

- *If the insured member dies within 30 days from an accident, we pay only the Accidental Death benefit. We do not pay any Accidental Dismemberment benefit even if the insured member sustains an injury that is listed in the table*
- *The total compensation payable in respect for any disabilities due to the same injury is arrived at by adding together the various percentages but shall not exceed 150% of the sum assured. There shall be no further liability under the policy in respect of the same insured member for the injury sustained thereafter.*