



Important

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer the actual policy and any endorsement issued to you upon payment of premium for the policy.

Conditions for SNACK-Accident

Table of Cover		
Maximum benefit (\$\$) per insured person		
Benefits		
Section 1	Accidental death	100% of the accumulated coverage not exceeding \$100,000
Section 2	Permanent disability	100% of the accumulated coverage not exceeding \$100,000
Section 3	Extra cover for accidental death on public transport	100% of the accumulated coverage not exceeding \$100,000
Section 4	Medical expenses for injury (per accident)	2% of the accumulated coverage not exceeding \$2,000
Section 5	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	1% of the accumulated coverage not exceeding \$1,000



Your policy

This **SNACK-Accident policy** is a personal accident plan and it contains details of benefits, conditions and exclusions relating to each **insured person**. The **policy** will form the basis on which **we** will settle all claims. It is only valid if the **policyholder** has paid the appropriate premium in full and **we** have issued the **policyholder** with a **policy schedule**.

Any declaration the **policyholder** or you have given on behalf of the insured person, that are made through SNACK by Income online application or over email to hello.snack@income.com.sg at the time of your application, will form the basis of the contract.

The **policy schedule**, **table of cover** and any further **endorsements** are all part of the **policy**.

1. Who is eligible

This **policy** is only available to the **policyholder** if:

- the **insured person** is a Singaporean Citizen or Singapore Permanent Resident;
- the **insured person** is living or working in Singapore, or away from Singapore for no more than 180 days at any one time;
- the **insured person** is **age** between 18 years old and 61 years old ;
- the **policyholder** have fully paid the premium;
- the **insured person** is not in any of the following occupations: Commercial airline crews, full-time national servicemen, firemen, policemen, regular national servicemen, prison wardens, steermen, armed security guards, carpenters and woodworking machinists, working on board a vessel, navy crews, airforce pilots, chemical plant workers, martial art instructors; and
- the **policyholder** have selected at least one **trigger** applicable to the **policy**.

2. Things to remember

- **You** and the **policyholder** must reveal all facts **you** or the **policyholder** know or ought to know which may affect the insurance cover the **policyholder** is applying for. If not, your policy may not be valid.
- **We** do not cover claims arising from **sickness**. **We** also do not cover claims arising from **pre-existing medical conditions** or physical problems which existed before the start of **your first policy**.
- **You** must not be an undischarged bankrupt and have not committed any act of bankruptcy within the last 12 months.

3. Definitions

Accident or **accidental** means a sudden and unexpected event which happens during the **policy term** and which must be the only cause of **injury**.

Accumulated coverage means the total sum insured of all **SNACK-Accident** insurance policies issued to **you**, which are in force.

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**.

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons as a means of force or violence will also be considered an **act of terrorism**.

Age means **age** of last birthday.

Business Trip means authorised business travel undertaken by **you** during the **policy term**; starting from the date of departure where the first outbound travel originated from Singapore and ending when **you** return to Singapore.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you**, **your family member**, partner, business partner, employer, employee or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you**, **your family member**, partner, business partner, employer, employee or agent.

Dental treatment means treatment necessary to restore sound and natural teeth and which is made necessary due to an **accident**.

Endorsement means an authorised amendment to this **policy**.

Family member means the **policyholder's** or **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

First policy means

- the first **SNACK-Accident** insurance policy issued to **you** and no other **SNACK-Accident** policy has been issued to **you** prior to this first policy; or
- the first **SNACK-Accident** insurance policy issued to **you** after all **your SNACK-Accident** policy have ended (if one or more **SNACK-Accident** insurance policy have been issued to you), and you apply for a new **SNACK-Accident** insurance policy, as the case may be.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- has organised facilities for diagnosis, treatment and major surgery;
- provides nursing services by registered nurses 24 hours a day;
- is under the supervision of one or more **medical practitioners**; and
- is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the elderly or similar establishment.

Injury means damage or harm caused to the body by an external force suffered during the **policy term** and which is caused only by an **accident**.

Insured person means **you** - the individual named in the **policy schedule** as the person who is insured under this **policy**.

Losing means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by a **medical practitioner**.

Losing hearing means permanent and total loss of hearing, as confirmed by a **medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by a **medical practitioner**.

Losing sight means total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by a **medical practitioner**.

Losing speech means permanent and total loss of the ability to speak and which is beyond cure either by surgical or other **treatment**, as confirmed by a **medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** should not be **you**, **your family** member, partner, business partner, employer, employee or agent.

Occupation means **your** full-time or part-time gainful employment or any other work for pay or profit as shown in the **policy schedule**.

Policy term means 360 days from the **start date** as shown in the **Policy Schedule**.

Permanently disabled or **permanent disability** means disablement that results solely, directly and independently of all other causes from the **injury** and which occurs within 12 months of the accident in which **injury** was sustained, and:

- (a) Falls into one of the categories listed in the Scale of Compensation; or
- (b) Is a disablement which, having lasted for a continuous and uninterrupted period of at least 12 months, is confirmed by a **medical practitioner** at the expiry of the above 12 months period, that the disablement will not improve.



Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of the **insured person** (or people), the **policy schedule**, the **table of cover** and any **endorsements we** have issued under this **policy**.

Policyholder means the person named and who has made a declaration on behalf of the **insured person** and paid the premium as shown in the **policy schedule**.

Policy Schedule means the document which proves that **you** have the insurance cover, listing among other things, details of the **insured person** (or people), the **policyholder**, the plan type, **sum insured**, the **policy term** covered under this **policy**, and the **trigger** selected by **you** under **this policy**.

Pre-existing medical condition means any **injury** or **sickness**, including any complications which may arise:

- which **you** knew or should reasonably know about; including symptoms which existed before the start of **your first policy**;
- which **you** received diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of **your first policy**; or
- for which **you** have been asked to get medical treatment or medical advice by a **medical practitioner** within 12 months before the start of **your first policy**.

Prohibited person means a person or entity who is subject to laws, regulations or sanctions administered by any governmental or regulatory authorities or law enforcement in any country, which will prohibit us from providing insurance cover or paying any benefit.

Public transport means any regularly scheduled aircraft, helicopter, bus, coach, taxi (including any private car hire offered as a ride-hailing service through an online application), airport limousines, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers.

Relevant person includes the **policyholder**, **insured person**, trustee, assignee, beneficiary, beneficial owner or nominee and mortgagee or financier.

Sickness means worsening physical health not caused by an **accident**, for which **you** need the treatment of a **medical practitioner**.

SNACK-Accident policy means the SNACK-Accident insurance policy that the **policyholder** can purchase from **us** via the SNACK by Income online application.

Start date means:

- The start date of the **policy term** as set out in the **policy schedule** under the relevant **policy**; or
- The date we issue an **endorsement** to the relevant policy.

Sum insured means the sum insured as set out in the **policy schedule**.

Table of cover means the separate table showing the list of benefits **we** will pay **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.



Total and permanent disability means disablement that results solely, directly and independently of all other causes from the **injury** and which occurs within 12 months of the **accident** in which **injury** was sustained which, having lasted for a continuous and uninterrupted period of at least 12 months, will in all probability entirely prevent the **insured person** from engaging in employment of any and every kind for the remainder of his/her life and which is confirmed by a **medical practitioner** at the expiry of the above 12 months period, that the disablement will not improve.

Trigger means one or more events that the **policyholder** have selected in the **policy** application via the SNACK by Income online application to perform the **trigger activity** which upon our receipt of the confirmation by the **trigger source** of the **policyholder's** completion of the **trigger activity** and **premium** payment, will result in the issuance of this **policy**..

Trigger activity means the prescribed terms of the activity or transaction as set out in the **policyholder's** application for this **policy** through the SNACK by Income online application which the **policyholder** will perform with a **trigger source**.

Trigger source means any of the Trigger source listed in the **policy** application which the **policyholder** will be performing the **trigger activity** with.

We, us, our and **NTUC Income** means NTUC Income Insurance Cooperative Limited.

You, your and **yours** means the **insured person** (or people) referred to in the **policy schedule**.

Your plan means the plan (with specific limits) that the **policyholder** has chosen at the time he/she applied for this **policy**.

4. What your policy covers

This **policy** will protect **you** financially when a death or **injury** happens during the **policy term**.

The amount **we** will pay depends on the conditions and maximum benefit limits of **your plan** as set out in the **table of cover**.

If you are covered under one or more **SNACK- Accident policy**, the **accumulated coverage** shall not exceed \$100,000 per **insured person**.

A Main benefits

Section 1 - Accidental death

If **you** are involved in an **accident** and due only to this **accident you** die within 12 months from the date of the **accident**, **we** will pay **your** legal personal representative up to the maximum limits as shown in section 1 of the **table of cover**.

We will reduce any compensation due under this section by any payment which **we** have already made to **you** under section 2 for the same **accident**.

What we do not pay under section 1

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay any claim under section 1 if:

- the death or the disability resulting in the death is caused directly or indirectly by **sickness** (for example, a heart attack or stroke) and not by an **injury**.
- the death is caused directly or indirectly by any physical disability which existed before the start of the **first policy**.

Section 2 - Permanent disability

If **you** are involved in an **accident** which causes **you** an **injury** and due only to this **accident you** become **permanently disabled**, **we** will pay **you** up to the maximum limits as shown in section 2 of the **table of cover** using the scale of compensation table as shown below.

Scale of compensation

Item	Description of disability	Percentage of accumulated coverage as shown under section 2 in the table of cover of your plan
a	Total and permanent disability	100%
b	Losing sight of both eyes	100%
c	Losing two limbs	100%
d	Losing one limb	85%
e	Losing sight of one eye, except perception of light	70%
f	Losing speech	50%
g	Losing hearing in both ears	50%
h	Losing four fingers and thumb of one hand	50%
Third-degree burns		
i	Head - Damage as a percentage of total body surface area	
	- equal to or greater than 8%	100%
	- equal to or greater than 5% but less than 8%	75%
j	Body - Damage as a percentage of total body surface area	
	- equal to or greater than 20%	100%
	- equal to or greater than 15% but less than 20%	75%
	- equal to or greater than 10% but less than 15%	50%

We will not pay **you** any compensation if the disability is not listed in the scale of compensation.

The total of all percentages of the **accumulated coverage** due under this section will not be more than 100% for any one **accident**.

We will reduce any compensation due for **accidental** death under section 1 and section 3 by any payment which **we** have already made to **you** under the scale of compensation for the same **accident**.

We will not pay **you** extra compensation for any specific item which is part of a greater item due under this **policy**. For example, **we** will pay **you** for **losing your** upper limb, but **we** will not pay **you** again for **losing your** finger or thumb.

What we do not pay under section 2

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay any claim under section 2 if:

- the disability is caused directly or indirectly by **sickness** (for example, a heart attack or stroke) and not by an **injury**; or
- the disability is caused directly or indirectly by any physical disability which existed before the start of the **first policy**.

Section 3 – Extra cover for accidental death on public transport

If there is an **accident** involving the **public transport** while **you** are on board as a fare-paying passenger, and due only to this **accident you** die within 12 months from the date of the **accident**, **we** will pay **your** legal personal representative up to the maximum limits as shown in section 3 of the **table of cover** in addition to the benefit under section 1 of the **table of cover**.

We will reduce any compensation due under this section by any payment which **we** have already made to **you** under section 2 for the same **accident**.

What we do not pay under section 3

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay any claim under section 3 if:

- the death or the disability resulting in the death is caused directly or indirectly by **sickness** (for example, a heart attack or stroke) and not by an **injury**;
- the death is caused directly or indirectly by any physical disability which existed before the start of the **first policy**;

Section 4 - Medical expenses for injury

- a. If **you** suffer an **injury** and need to get medical treatment, **we** will pay for the costs of medical, surgical, **hospital, dental treatment** and nursing fees, recommended or asked for by a **medical practitioner** for **you** to be treated, up to the limit shown in the **table of cover** or up to a period of 12 months from the date of the **accident**, whichever comes first.
- b. **We** will also pay for the reasonable costs of medical reports if **we** ask **you** to provide **us** with the medical reports when **you** make a claim under section 4a. **You** can only claim under section 4b if **we** are also paying **you** for the medical expenses for **injury** due to an **accident** under section 4a.

The total **we** will pay under sections 4a and 4b will not be more than the limit shown in the **table of cover** for any one **accident**.

What we do not pay under section 4

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay any claim under section 4 if:

- the medical treatment is caused directly or indirectly by **sickness** (for example, a heart attack or a stroke) and not by an **injury**; or
- the medical treatment is caused directly or indirectly by any physical disability which existed before the start date of the **first policy**.
- the claim is made for buying or renting mobility aids such as wheelchairs, walking aids or similar which are necessary for **your** mobility.
- the **dental treatment** is not due to the **accident** or is for the making or replacement of dentures.

Section 5 - Treatment by a Chinese medicine practitioner or a chiropractor for injury

If **you** suffer an **injury** and need to get treatment by a **Chinese medicine practitioner** or **chiropractor**, **we** will pay for the reasonable and necessary expenses for treatment by a **Chinese medicine practitioner** or **chiropractor**, up to the limit shown in the **table of cover** or up to a period of 12 months from the date of the **accident**, whichever comes first.

The total **we** will pay under section 5 will not be more than the limit shown in the **table of cover** for any one **accident**.

What we do not pay under section 5

Besides the general exclusions listed in part 2 of the general conditions, **we** will also not pay any claim under section 5 if:

- the medical treatment is caused directly or indirectly by **sickness** (for example, a heart attack or a stroke) and not by an **injury**; or
- the medical treatment is caused directly or indirectly by any physical disability which existed before the start date of the **first policy**.

5. General conditions which apply to the whole policy

1. Benefit extensions

a. Act of terrorism cover

If any of the losses from or in relation to an **act of terrorism**, **we** will still cover the loss, up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if **you** did not take part in the **act of terrorism** or make an agreement with other people to carry out the act.

b. Riot, strike, civil commotion, hijack, murder and assault

If **you** suffer an **injury** or die because of an **accident** during a riot, strike, civil commotion, **hijack**, murder or assault, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if **you** did not take part in any criminal act or make an agreement with other people to carry out these acts.

c. Disappearance

If **you** body is not found within 12 months after the sinking, wrecking or destruction of the **public transport** in which **you** are travelling during the **policy term**, **we** will consider **you** to be dead and pay the appropriate death benefit shown in the **table of cover**.

The payment of the death benefit is made to **your** legal personal representatives after they have signed an undertaking to **us** to guarantee that if **you** are subsequently found to be alive they will, when asked, return to **us** the sums that **we** have paid under this extension.

d. Exposure

If **you** suffer an **injury** or die because **you** were exposed to natural elements due to an **accident**, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**.

e. Food poisoning

If **you** suffer or die from **accidental** food poisoning during the **policy term**, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of **your** deliberate act.

f. Suffocation by smoke, poisonous fumes, gas or drowning

If **you** suffer an **injury** or die from **accidentally** breathing in smoke, poisonous fumes, gas or by drowning, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of **your** deliberate act.

g. Miscarriage due to an accident

If **you** suffer a miscarriage or if **you** die from the miscarriage caused by an **accident**, **we** will pay up to the limit shown in the relevant sections as shown in the **table of cover**. This extension is only valid if the event does not arise because of **your** deliberate act.

h. Insect/animal bites, stings or attacks

If **you** die or suffered an **injury** from a bite, sting or attack or such similar event from an insect or an animal during the **policy term**, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**. For avoidance of doubt, any illness, disease, bacterial or viral infections which is certified by a **medical practitioner** to be contracted by **you** as a result of such bite, sting or attack or such similar event by an insect or animal shall also be deemed an **injury** for the purposes of this benefit extension.

i. Motorcycling

If **you** suffer an **injury** or die while riding a motorcycle (whether as a rider or pillion- rider), **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if **you** are wearing a safety helmet and have a valid motorcycle licence and were not involved in or practising for racing and hill-climbing contests and reliability trials and speed or duration tests.

j. Private Flight

If **you** suffer an **injury** or die while travelling as a non fare-paying passenger in any properly licensed private aircraft and/or helicopter forming part of a **business trip** while travelling outside Singapore, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**.

k. Amateur Sports

If **you** suffer an **injury** or die while engaging in recreational sports and activities, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**.

2. General exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

a. you deliberately injuring yourself, committing suicide or attempting suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life);

b. the effect or influence of alcohol or drugs;

c. pregnancy, childbirth, abortion, miscarriage (except as provided in general condition – 1(g) above) or all complications or death arising from these conditions;

d. illness, disease, bacterial or viral infections even if contracted by **accident** except where it is covered under general condition 1 (h);

e. sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused;

f. medical or surgical procedure to treat **your sickness**;

g. cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment but, this exclusion does not apply to reconstructive surgery if:

- it is carried out to restore function or appearance after an **accident**; and
- it is done at a medically appropriate stage after the **accident**; and the cost of the treatment is approved by **us** in writing before it is done;

h. pre-existing medical conditions, or physical problems which existed before the start of **your first policy**;

i. you taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft or where it is covered under general condition 1(j) above;

j. you taking part in any professional sports or in any sports for which **you** would or could earn or receive any form of pay;

k. you taking part in any kind of speed contest or racing (other than on foot);

l. an **accident** while **you** are driving or riding on a motor race track;

m. you taking part in any dangerous activities or sports including caving, potholing, rock climbing (except on man-made walls) or mountaineering which involves using ropes, any underwater activities involving underwater breathing apparatus (except scuba diving for leisure purpose with a diving buddy or instructor and no deeper than 30 meters below sea level), sky diving, cliff diving, bungee jumping, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, but not including the following activities carried



out for leisure purpose under the supervision of a licensed guide or instructor: hot-air ballooning, ice or winter sports, hiking or trekking, white-water rafting, dragon boating, hunting, horse riding, polo, show jumping, mountain biking;

n. the consequences of war, revolution or any similar event

o. radioactivity or damage from any nuclear fuel, material or waste;

p. **you** failing to take reasonable efforts to avoid **injury, accident** or to minimise claims under this **policy**;

q. any illness, disease, bacterial or viral infections covered under general condition 1(h) which has been announced as:

- an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
- a pandemic by the World Health Organisation (WHO); in the affected countries, from the date of announcement until the epidemic or pandemic ends.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

3. Conditions of trigger

By selecting the relevant **trigger** at the time of application of this **policy**, the **policyholder** have authorised the **premium** to be charged to the **policyholder** through the payment mode you have selected for this **policy** upon our receipt of the confirmation by the **trigger source** of **the policyholder's** completion of the **trigger activity**. Upon confirmation of such premium payment we shall issue the **policyholder** the **policy**.

The **policyholder's** completion of the **trigger activity** shall be subjected to authentication and verification processes by the **trigger source** and we reserve the right to reject the **policyholder's** application for this **policy** if we have any reason to believe that the **policyholder** have not fully completed the prescribed **trigger activity**.

We may add, delete, or revise any of the **trigger** and the **trigger activity** including the type of **trigger**, number of **trigger** and **trigger source** from time to time and **we** will notify the **policyholder** of such addition, deletion, revision by way of an email sent to his last email address registered with **us** in the SNACK by Income online application, prior to **the policyholder's** application for any subsequent new **SNACK-Accident policy**.

4. Stacking Assurance

a. The **policyholder** may purchase a new **SNACK-Accident policy** without further underwriting under the following conditions:

- the **insured person** satisfies the eligibility requirements;
- the **insured person** and the **policyholder** has at least one **SNACK-Accident policy** in force on the date of purchase of the **policyholder's** new **SNACK-Accident policy**;
- no claim has been made under any policy purchased through the SNACK by Income online application which covers the **insured person** for critical illness, as defined under the Life Insurance Association Singapore (LIA) standard definitions for 37 severe-stage critical illnesses (version 2019). The **policyholder** may refer to www.lia.org.sg for the above standard definitions for critical illness;
- no claim has been made under any SNACK-Life policy purchased through the SNACK by Income online application which covers the **insured person**;



- no claim has been made under Section 1 - Accidental death, Section 2 - Permanent disability, or Section 3 – Extra cover for accidental death on public transport, under any **SNACK-Accident policy** which covers the **insured person**; and
- there is no change to **the insured person's** circumstances affecting **the insured's person's** risk between the **start date** of this **policy** and the date of application of the **policyholder's** subsequent new **SNACK-Accident** policy (inclusive of both dates).

b. The **policyholder** may purchase a **first policy** after all the **policyholder's** existing **SNACK- Accident policies** have expired (i.e. **accumulated coverage** = \$0). However, **your** eligibility to purchase the **first policy** will be re-evaluated based on **your** latest physical or medical conditions at the time of your application for the **first policy**.

5. Cover

This **policy** covers **you** while in Singapore and while outside Singapore for no more than 180 days in a row at a time from the date of departure from Singapore.

Cover will start from the **start date** and applies until the end of the **policy term** as shown in the **policy schedule**, or when an event which results in the end of the **policyholder's** cover happens, whichever is earlier.

6. Premium

- a. The premium that the **policyholder** pays for this policy can change. If we change the premium for this policy, we will write to the **policyholder** at his/her last email address registered in the SNACK by Income online application, at least 30 days before the change is to take place, to tell the **policyholder** what the new premium is.
- b. Premium due date
 - (i) The premium is due upon completion of the relevant **trigger activity**.
- c. Premium payment
 - (i) The **policyholder** must pay the premium upon completion of the relevant **trigger activity**.

Upon completion of relevant **trigger activity** and receipt of premium payment, the **policy schedule** will reflect:

- The amount of premium paid under the **policy**; and
- The **sum insured** payable under the **policy**

The **policyholder** can obtain a copy of the **policy schedule** at any time via the SNACK by Income online application.

7. Payment before cover warranty

We (or **our** intermediary) must receive the premium due on or before the start of this **policy**. If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid and **we** will not pay any benefits under this **policy**.

8. Cancellation and refund

If **we** cancel this policy:



- (i) **We** can cancel this **policy** by giving the **policyholder** seven days' notice to their last-known address registered with **us**. **We** will consider that the **policyholder** has received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email;
- (ii) **We** will cancel this policy on the date the premium is due if we do not receive the premium due.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **your** application will depend on us accepting it based on **your** latest physical or medical conditions.

9. Paying benefits

We will pay the benefits listed in this **policy** only if **you** have:

- a. met general condition 7; and
- b. given **us** satisfactory proof of the claim.

We will pay all benefits shown in the **table of cover** to **you** unless:

- a. **you** die as described in section 1 or section 3, in which case **we** will pay the benefits to **your** legal personal representative

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

10. Misrepresentation

We will end this **policy** if the **policyholder** or **you** misrepresent or misdescribe any circumstance which affects **your** health condition, **occupation**, country of residence or pursuits or any information which may affect our decision to accept **your** application.

11. Changes in circumstance

If there is any changes in circumstance affecting **your** risk, the **policyholder** must give **us** immediate written notice via email at: hello.snack@income.com.sg. In particular, the **policyholder** must tell **us** about any change in **your** health condition, **occupation** or the country where **you** are living in.

We can choose not to pay the claim if the **policyholder** have failed to inform **us** of any changes in circumstance affecting **your** risk, or not allow the **policyholder** to buy other policies from **us**, or both.

12. Prohibited persons

If the **policyholder** or any **relevant person** is found to be a **prohibited person**, **we** may immediately:

- a. declare the **policy** or the cover under the policy as invalid;
- b. cancel the **policy** and any or all cover under the **policy**;
- c. not make or suspend any transaction under the **policy**; and
- d. refuse to pay any benefit to any **prohibited person**.

The **policyholder** must inform **us** of any changes to the identities, status/ constitution/ establishment, particulars and identification documents of the **relevant person(s)** as soon as reasonably practicable but no later than 30 days of any change.

13. Fraud

You must not act in a fraudulent way. **We** will take the action shown below if **you**, or anyone acting for **you**:

- a. make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b. make a statement to support a claim knowing the statement to be false in any way;
- c. send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d. make a claim for any **loss** or damage caused by **your** deliberate act or with **your** knowledge.

We may do the following.

- a. **We** will not pay the claim.
- b. **We** will not pay any other claim which has been or will be made under the policy.
- c. **We** may declare the policy invalid.
- d. **We** can recover from you the amount of any claim we have already paid under the policy.
- e. **We** will not refund your premium.
- f. **We** may not allow you to buy other policies from us.
- g. **We** may report you to the police.

14. Reasonable care

You must take all reasonable precautions to avoid an **injury** or **accident** and take all practical steps to minimise claims.

15. Other insurance

If at the time of any incident which results in a claim under this **policy you** have another insurance covering the same loss, **we** will not pay more than **our** share. (This does not apply to claims made under Section 1 - Accidental death, Section 2- Permanent disability, or Section 3 - Extra cover for accidental death on public transport).

16. Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name to enforce **your** or **our** rights against any other person.

17. Claims conditions

- a. **You** must tell **us** as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this **policy**.
- b. If **you** can recover all or part of the medical expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.
- c. **We** pay all claims in Singapore dollars. If you suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on at the date of the loss.

18. What you need to provide when you send us your claim

The policyholder, you or **your** legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, **we** may need before **we** assess the claim. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.



19. End of cover

Your policy end immediately and we will not refund the **premium** paid for **your policy** if any of the following events happens:

- a. **we** cancel this **policy** under general conditions 7, 8, 12, or 13;
- b. **you** no longer satisfy any of the eligibility requirements set;
- c. before entering into this **policy**, **you** or the **policyholder** fail to reveal all facts **you** or they know or ought to know which may affect this **policy**.

If we pay under Section 1 - Accidental death, Section 2- Permanent disability, or Section 3 – Extra cover for accidental death on public transport, **your policy** ends immediately on the date of **accident** and any **SNACK-Accident** policy issued by **us** to **you** after the date of **accident** will be void and **we** will refund the premium paid for such **SNACK-Accident** policy.

20. Excluding third-party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

21. Currency and interest

All dollar amounts shown in the **policy** and **policy schedule** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

22. Changes made on future SNACK- Accident policies

We may vary or amend the cover, benefit, premiums and terms and conditions under this **policy** by writing to the **policyholder** at his/her last email address registered in the SNACK by Income online application, at least 30 days before the change is to take place. Any variation or amendment to this **policy** by **us** and endorsement to the **policy** shall be binding on the **policyholder** and **insured person**.

The cover, benefit, premiums, terms and conditions of any subsequent **SNACK-Accident policy** that the **policyholder** may apply for in the future may change from time to time and **we** may also discontinue the sale of any **SNACK-Accident policy** at any time in the future. **We** will write to the **policyholder** at his/her last email address registered with **us** in the SNACK by Income online application, at least 30 days before the above change or discontinuance is to take place, to inform the **policyholder** of the same.

23. Governing law

Singapore law will apply to this **policy**.

6. Our promise to you

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and do everything possible to deal with **your** complaint.



Policy Owners' Protection Scheme

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 NTUC Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).