

Motor Insurance Extension (Rider) For Driving Overseas

This motor insurance extension (Rider) is an extension of the Private Car Insurance Policy. The benefits of this Rider are stated in this document.

Table of Cover

Section	Benefits	Coverage Limit
1	Personal Accident	
	i. Policyholder	S\$150,000
	ii. Passenger	S\$ 75,000
	iii. Authorized driver	S\$ 75,000
2	Emergency medical evacuation	S\$100,000
3	Medical Expenses	S\$5,000
4	Repatriation of Mortal Remain and Funeral Expenses	S\$30,000
5	Towing expenses We will reimburse you the cost of towing your car back to Singapore if your car is damaged in a road accident	S\$2,000 (Rider excess of S\$500 is applicable)
6	Emergency Expenses Incur While You are Overseas	
	i. Expenses incurred to return to Singapore within 24 hrs after your car is involved in an accident and cannot be driven or is stolen	S\$500
	ii. Emergency phone charges	S\$100

Summary of Cover

1. This motor insurance extension (rider) provides insurance coverage to you, the policyholder, the authorized driver and passengers arising from an accident overseas whilst travelling in your private car unless we say that no insurance cover is provided.

2. Geographical limits

This rider covers West Malaysia and up to 80 km after the border of Thailand only excluding Republic of Singapore.

3. Personal Accident

The rider covers accidental death or total and permanent disability arising from an accident whilst travelling in your private car overseas. The Personal Accident benefit payable to your passenger(s) or authorized driver is half the sum insured of the policyholder. The sum insured is indicated in the Table of cover and the amount of the compensation is stated in the Scale of Compensation.

4. Emergency Medical Evacuation

If you are overseas and in a life threatening condition because of an injury arising from an accident whilst travelling in your private car, and our assistance company believes it is medically necessary to move you or your authorized driver or passenger(s) to the nearest medical facility for treatment (whether in the country within the stated geographical limit or in Singapore), we will pay you the total cost of evacuation up to the limit indicated in the table of cover.

5. Medical Expenses

- i. If you, your authorized driver or passenger suffer an injury due to an accident and need medical treatment whilst travelling in your private car overseas, we will reimburse the total cost of medical treatment up to the limit indicated in the table of cover.
- ii. You must provide a written report of your medical condition from your medical practitioner together with the original medical bills and receipts.

6. Repatriation of Mortal Remain and Funeral Expenses

We will pay the necessary expenses incurred to return your, your authorized driver or passenger's body to Singapore or to the home country and the funeral expenses, we will pay is up to the limit indicated in the table of cover.

7. Towing Expenses

- i. We will reimburse you the reasonable cost of towing your car back to Singapore if your car is damaged in a road accident and cannot be driven.
- ii. You have to pay for an excess of S\$500 stated in the extension policy.

8. Emergency Expenses Incur While You are Overseas

- i. We will reimburse you, your authorized driver or passenger the cost of road transport incurred to return you to Singapore within 24 hours after your vehicle is involved in an accident and cannot be driven or is stolen.
- ii. If you, your authorized driver or passenger need to call for our assistance company during a medical emergency or towing assistance for which you are making an insurance claim under this extension policy (rider), we will reimburse you the actual phone charges up to the limit shown in the table of cover.

Policy Conditions

This motor insurance extension policy (**rider**) will protect you, financially when a loss, death or **injury** happens during the **period of insurance**.

This **rider** contains details of the benefits, conditions and exclusions relating to you, your authorized driver and passenger in your car.

This rider is an extension attached to your motor insurance policy and it will form the basis in which we agree to pay the benefits stated below. It is only valid if you have paid the appropriate premium in full and we have issued you this **rider** as an extension of your motor insurance policy.

All information provided in your application form; including declarations made over the phone or internet forms the basis of this **rider**. Please keep this document in case you need to refer to it.

Section 1: Personal Accident

- 1 We will pay:
 - you or your personal representative an amount equal to the percentage shown in the scale of compensation for death or bodily injury arising out of an accident while you are the driver of, or a passenger in, your car; and
 - each of the passengers and authorized driver in your car or their personal representatives an amount equal to the scale of compensation for death or bodily injury arising out of an accident involving your car.

Scale of Compensation

	Benefits	% Claimable Under Table of Cover
a	Accidental death	100%
b	Permanent total disability	100%
c	Losing two or more limbs	100%
d	Losing sight in both eyes	100%
e	Losing one limb	50%
f	Losing sight in one eye	50%
g	Losing speech	50%
h	Losing hearing	50%

The total compensation from “a” to “h” will not be more than the maximum coverage limit stated in the **table of cover**.

Section 2: Emergency Medical Evacuation

- 1 We will pay up to a sum of S\$100,000 for necessary evacuation expenses if:
 - you, your authorized driver and passenger in your car are in a life-threatening condition because of bodily **injury** suffered arising out of an accident while you are the driver of or involving your car and **our assistance company** believes that it is medically necessary to move you, your authorized driver and passenger to the nearest medical facility for treatment (whether overseas or in Singapore); and
 - if you, your authorized driver and passenger need to return to Singapore for recuperation or continued treatment after you, your authorized driver and passenger have been moved to an **overseas** medical facility for treatment.

Our **assistance company** shall decide on the most appropriate method of transport and the destination based only on the medical necessity and the severity of the life threatening condition.

Section 3: Medical Expenses

We will pay up for necessary and reasonable emergency medical, surgical, hospital, **dental** treatment and ambulance expenses if you, your authorized driver and passengers in your car suffer **bodily injury** arising out of an accident overseas while you are the driver of or involving your car :

- if the treatment overseas or ambulance was recommended or requested by a medical practitioner;
- if you, your authorized driver and passengers continue or follow-up your treatment in Singapore, you, your authorized driver and passengers must do so within 30 days immediately after you, your authorized driver and passengers’ return if this treatment is recommended or requested by a medical practitioner. We will pay up to the limit shown in the **table of cover** or to a period of up to 45 days from the date of the first treatment, whichever comes first;
- if you, your authorized driver and passengers did not get treatment overseas, then, treatment must be sought in Singapore within seven days of returning to Singapore. We will pay up to the limit shown in the **table of cover** or to a period of up to 30 days from the date of the first treatment, whichever comes first; and

- if you, your authorized driver and passengers require treatment (apart from dental treatment) from a specialist, only if the specialist treatment is considered necessary and has been referred by a **medical practitioner**

Following you, your authorized driver and passengers' treatment, we will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for you, your authorized driver and passengers' recovery and mobility if it is recommended by the **medical practitioner**.

You, your authorized driver and passengers must provide a written report of the medical condition from the **medical practitioner**, together with original medical bills and receipts.

If you, your authorized driver and passengers can recover all or part of the medical expenses from other sources, we will only pay the amount that cannot be recovered from these other sources.

The most we will pay is up to the limit shown in the **table of cover**.

Section 4: Repatriation of Mortal Remain and Funeral Expenses

If you, your authorized driver and passengers in your car die from a bodily injury arising out of an accident while you are the driver of or involving your car, we will pay:

- the necessary and reasonable expenses spent by our assistance company to return the body to Singapore or the home country of the deceased.
- the reasonable expenses for the funeral, burial or cremation.

The most we will pay is up to the limit shown in the table of cover.

Section 5: Towing expenses

If your car cannot be driven due to damage from an accident **overseas**, we will pay a reasonable towing charge of up to S\$2000 for towing your car back to Singapore.

You will have to pay a **rider excess** of S\$500 for the towing expenses.

Section 6: Emergency Expenses Incurred While You are Overseas

We will pay up to S\$500 for necessary and reasonable expenses incurred to enable you, your authorized driver and passengers in your car to return to Singapore by land within 24 hours after your car is involved in an accident and cannot be driven or is stolen overseas.

We will pay up to S\$100 if you or your authorized driver need to call our assistance company during a medical emergency or for towing assistance for which you are making an insurance claim under this **rider**.

What you need to be aware of:

1 Geographical limits

This **rider** provides cover within the following geographical areas only:

- West Malaysia
- Part of Thailand within 80 km from the border of West Malaysia.

What is not covered:

General Exclusion

1. We will not pay for any accident, loss, damage, injury or liability directly or indirectly caused by or as a result of:
 - a. travelling **overseas** against medical advice or for the purpose of getting medical treatment;
 - b. deliberately self-injuries, committing suicide or attempted suicide while sane or insane, criminal acts, provoked assault, deliberate acts or putting oneself in danger, the effect or influence of alcohol or drugs, mental problems or insanity;
 - c. a disability or death that is caused by **pre-existing medical conditions** or any physical disability or **sickness** that existed before the trip;
 - d. an **accident** arises while taking part or driving on a motor track or taking part in any professional sports or in any sports with any form of prize money, donation, sponsorship, award or certificate of any kind or in any kind of speed contest or racing or reliability trial;
 - e. breaking any law or government regulations of the Republic of Singapore or country of travel or failure to take reasonable precautions to avoid a claim under this **rider** after receiving a warning through the media of any intended strike, riot or civil commotion;
 - f. failing to take reasonable precautions to protect property or to avoid **injury** or minimize claims covered under this **rider**;
 - g. expenses claims which are covered by other insurance or third party insurer or any other parties;
 - h. arising from failure to act or negligence or carelessness.
2. 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 **rider** knowing the claim to be false or fraudulently exaggerated in anyway;
 - 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;
 - d. make a claim for any loss or damage caused by your deliberate act or with your knowledge.
3. We will not pay for the **dental treatment** as a result of tooth or gum or oral diseases, or from normal wearing of teeth.

4. We will not pay for any claims resulting from services not arranged or approved by **our assistance company** or us.
5. 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.
6. We will not pay for any legal responsibility for loss or damage directly or indirectly caused by or as a result of any act of terrorism. This also means loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any action taken to control, prevent, suppress or in any way relating to any act of terrorism.
7. We will not pay for any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical or biological terrorism, even if there is another cause or event which contributes to

Cancellation

We may cancel this rider by giving you seven days' notice at your last-known address. You may also cancel this **rider** by contacting us in writing or by phone and giving us seven days' notice. We will work out any refund of premium as follows:

a. Short Term Cover

If the **rider** is cancelled before the start date of your rider, the refund premium less \$27.25 administrative fee is chargeable (after GST). No premium refund will be given if the cancellation is after the start date of the **rider**.

b. Annual Cover

If the **rider** is cancelled before the "rider's start date", the refund premium less \$27.25 administrative fee is chargeable (after GST).

If we receive the notice of cancellation within 180 days after the start date of the **rider** and as long as there has been no claim made under this **rider**, the following applies:

$$\text{Premium Refund} = \frac{0.85 \times \text{the premium} \times \text{the unexpired period of insurance (days)}}{\text{the original period of insurance (days)}}$$

You will not receive any premium refund if the **rider** has been in force for more than 180 days or once there has been a claim made.

However, you will not receive any refund of premium if:

- any claim has arisen under this **rider**;
- we have paid one or more claims under or in connection with this **rider**;
- the duration of the **rider** is 1 month or less.

If your rider is cancelled before the start date of rider, we will charge a minimum premium of \$27.25 (after GST).

Ending the rider

This **rider** will end immediately when:

- a. we cancel this rider;
- b. you cancel this rider ;
- c. the motor policy is cancelled;
- d. you fail to, before entering into this policy, reveal all facts you know or ought to know which may affect this rider;
- e. a claim that is made under this rider is fraudulent;
- f. we do not receive the premium for this rider;
- g. the period of rider ends; or
- h. we do not renew this rider.

Application of Your policy terms and conditions

Except for the insurance cover and the conditions of this rider, the policy conditions of your motor policy remain unchanged and shall continue to apply.

Definitions

Accident means a sudden, unexpected event which happens during the period of insurance which must be the only cause of injury or damage to or loss of property, whichever applies.

Annual cover means a 12-month extension policy (rider) and the date of expiring coincides with the expiry date of the motor policy. You can make multiple trips during this period. Each trip must not last more than 180 calendar days in a row. It will end in Singapore (return).

Assistance Company means the company we have appointed to provide you with various emergency assistance services.

Dental treatment means treatment needed to restore sound and natural teeth which are necessary because of the motor vehicle accident during your trip.

Home country means the country of which you are a citizen.

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

Injury means damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only by a motor accident.

Losing hearing means medically certified permanent and total loss of hearing as confirmed by our 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 our medical practitioner.

Losing sight means medically certified 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 our medical practitioner.

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

Overseas means travelling to or within the geographical area of West Malaysia and up to 80 km after the border of Thailand.

Period of rider means the period of your trip or annual plan as shown in the rider.

Permanent total disability means total disability caused only by an accident during your trip that:

- a. stops you from working in any job for a salary or wage or stops you from carrying out any business whatsoever; and
- b. lasts for 12 months in a row from the date of the accident; and
- c. our medical practitioner believes is not going to improve after 12 months.

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

- a. which you knew about before the start of your trip; or
- b. which you have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the start of your trip; or
- c. which you have been asked to get medical treatment or medical advice for by a medical practitioner within 12 months before the start of your trip.

Rider refers to this extension of your motor insurance policy which covers your driving trip to West Malaysia and up to 80 km after the border of Thailand.

Rider excess refers to the amount which you must pay for each towing expense claim under this Rider.

Short Term cover means a motor policy extension (rider) with a period of 1 month or less. You can make multiple trips during this extension period up to the period of the rider ends. It will end in Singapore (return).

Sickness means worsening physical health not caused by a motor accident, which you suffer from and for which you need the care or treatment of a medical practitioner when you are on a trip.

Specialist means a **medical practitioner** who has the necessary qualifications and expertise to practice as a recognized specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, optometry and dermatology.

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

Home country means the country of which you are a citizen.