

VitalCare

Policy Wordings

Please read this insurance Policy carefully to ensure that you understand the terms and conditions and that this Policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

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Introduction

VitalCare is a cancer protection Policy tailored to provide worldwide insurance coverage for specific cancers commonly affecting the Singapore population.

This Policy is a legal document which sets out the terms and conditions of a contract of insurance between Liberty Insurance Pte Ltd and You.

In consideration of the payment of premium to Us specified in the Policy Schedule and subject to the definitions, limitations, exclusions, terms and conditions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent as provided under this Policy while the Policy is in force.

The currency for this insurance is Singapore Dollars (S\$). The proposal, declarations, statements and answers made by You or on Your behalf at any time shall form the basis of the contract. This Policy, the Policy Schedule, any endorsements and memoranda shall be read as one contract and any words or expressions to which a specific meaning has been attached in any of them shall have the same meaning wherever they appear.

To ensure maximum protection and benefits from the Policy, please read the Policy carefully and inform Us immediately if it is not in accordance with Your requirements.

Eligibility

You must be:

1. between 16 and 64 years of Age; and
2. a Singapore citizen Permanent Resident of Singapore, Employment Pass Holder, Student Pass Holder, Dependent Pass Holder or Work Permit Holder permanently residing in Singapore.

Geographical Limits

The coverage under this Policy is 24 hours worldwide.

General Definitions

The following definitions apply to the Policy. When interpreting these Policy terms and conditions, references to the singular include the plural and vice versa and to the masculine include the feminine and vice versa.

TERM	MEANING
1. Age	Age at last birthday
2. Benefit Limit	The total amount payable under the Policy for each cover selected. This is the maximum amount per Insured inclusive of any applicable sub-limits that we will pay within the Period of Insurance as shown on the Policy Schedule.
3. Chinese Physician	A person who is: <ol style="list-style-type: none"> a) engaging in the practice of traditional Chinese medicine and/or acupuncture (including a herbalist or bonesetter) b) duly licensed or registered to do so (where necessary) according to the laws and regulations applicable in the geographical area of his/her practice; and c) not You, Your Immediate Family Members, Your business partner, Your employer, Your employee or Your agent
4. Colorectal Cancer	A malignant tumour of the colorectal positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells, with invasion and destruction of normal tissue. This definition excludes: <ol style="list-style-type: none"> a) Pre-malignant b) Non-invasive c) Carcinoma-in-situ d) Having borderline malignancy e) Having any degree of malignant potential f) Having suspicious malignancy g) Neoplasm of uncertain or unknown behavior; h) Below T1N0M0 (TNM Classification); or i) a recurrence or metastasis of a tumor that first occurred during the Waiting Period j) All tumors in the presence of HIV infection
5. Colorectal Cacinoma-In-Situ	Carcinoma-in-situ (CIS) of the colorectal positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical Diagnosis does not meet this standard. 'Carcinoma-in-situ' means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues.

TERM	MEANING
6. Confinement/ Confined	<p>'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</p> <p>Admission into a Hospital for the period of at least 6 consecutive hours and up to 24 hours upon the recommendation of a qualified Medical Practitioner.</p>
7. Diagnosis/ Diagnosed	<p>The definitive diagnosis made by a qualified Medical Practitioner, based upon specific evidence, as referred to in this Policy for the definition of the particular Illness concerned, or in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to us.</p>
8. Female Cancer	<p>A malignant tumour of the female breast or genital organs - cervix, ovaries, vagina, fallopian tubes or uterus positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells, with invasion and destruction of normal tissue. This definition excludes:</p> <ul style="list-style-type: none"> a) Pre-malignant; b) Non-invasive; c) Carcinoma-in-situ; d) Having borderline malignancy; e) Having any degree of malignant potential; f) Having suspicious malignancy; g) Neoplasm of uncertain or unknown behaviour; h) Cervical Dysplasia CIN1, CIN2 and CIN3; i) Below T1N0M0 (TNM Classification); or j) a recurrence or metastasis of a tumour that first occurred during the Waiting Period; k) All tumors in the presence of HIV infection.
9. Female Carcinoma in Situ	<p>Carcinoma-in-situ (CIS) of the female breast or genital organs - cervix, ovaries, vagina, fallopian tubes or uterus positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical Diagnosis does not meet this standard.</p> <p>'Carcinoma-in-situ' means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues.</p> <p>'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</p>

TERM	MEANING
	<p>In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS. Clinical Diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN 1, CIN 2 or CIN 3 (where there is severe dysplasia without Carcinoma-in-situ) does not meet the required definition and are specifically excluded.</p>
10. Hospital	<p>Hospital means a facility duly registered with government authorities which:</p> <ul style="list-style-type: none"> a) holds a valid license b) operates primarily for the care and Treatment of sick or injured persons as in-patients c) has a staff of one or more physicians available at all times d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged or similar institution
11. Illness	<p>A physical condition marked by a pathological deviation from the normal healthy state.</p>
12. Insured/You/Your	<p>The person/s named as Insured Person/s in the Policy Schedule.</p>
13. Liberty/We/Our/Us/Company	<p>Liberty Insurance Pte Ltd</p>
14. Male Cancer	<p>A malignant tumour of the male genital organs - prostate, testes or penis positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells, with invasion and destruction of normal tissue. This definition excludes:</p> <ul style="list-style-type: none"> a) Pre-malignant b) Non-invasive c) Carcinoma-in-situ d) Having borderline malignancy e) Having any degree of malignant potential f) Having suspicious malignancy g) Neoplasm of uncertain or unknown behavior h) T1N0M0 (TNM Classification) or below; or i) A recurrence or metastasis of a tumor that first occurred during the Waiting Period; j) All tumors in the presence of HIV infection

TERM	MEANING
15. Male Carcinoma In Situ	<p>Carcinoma-in-situ (CIS) of the male genital organs - prostate, testes or penis positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical Diagnosis does not meet this standard.</p> <p>'Carcinoma-in-situ' means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues.</p> <p>'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</p>
16. Maternity Complications	<p>The following maternity complications are covered:</p> <ul style="list-style-type: none"> a) 'Ectopic Pregnancy' is the maturation of a Fertilized egg implanted outside the uterus b) 'Accidental Miscarriage' or spontaneous abortion is a naturally occurring and involuntary event in which the fetus and placenta are separated from the uterine wall. The miscarriage must be complete and the uterus empty as evaluated by clinical symptoms and obstetric ultrasound imaging c) 'Preeclampsia' is a serious metabolic disturbance (toxaemia) of pregnancy that occurs following the 20th week of pregnancy. Preeclampsia involves a systemic malfunction of the tissue lining the blood vessels (vascular endothelium) and is characterized by high blood pressure of 140/90 or greater (hypertension), swelling (edema) and high amounts of protein in the urine (proteinuria).
17. Medically Necessary	<p>A medical service Treatment, service and/ or supply which is:</p> <ul style="list-style-type: none"> a) consistent with the Diagnosis of customary medical Treatment, service and/ or supply for an Illness b) rendered in accordance with standards of good medical practice, consistent with current standard of professional medical care and proven medical benefits c) not for Your convenience or the Medical Practitioner's and unable to be reasonably rendered out of a Hospital; and d) not of an experimental, investigational or research nature, preventative or screening nature
18. Medical Practitioner	<p>A person who is:</p> <ul style="list-style-type: none"> a) qualified by degree in Western medicine b) legally registered and licensed; and c) duly qualified to practice medicine and surgery authorized in the geographical area of his or her practice; and d) not You, Your Immediate Family Members, Your business

TERM	MEANING
	partner, Your employer, Your employee or Your agent
19. Overseas	Any place or country other than Singapore.
20. Period of Insurance	The period of cover stated in the Policy Schedule during which You are insured under this Policy.
21. Policy	This refers to the contract of insurance between Liberty Insurance Pte Ltd and You which will consist of the following: <ul style="list-style-type: none"> a) this Policy b) the Policy Schedule c) all endorsements; and d) the proposal form, declarations, memoranda, notes, statements and answers submitted by You or on Your behalf at any time, whether upon initial inception or renewal
22. Policy Commencement Date	The inception date of the first Period of Insurance as stated in the Policy Schedule.
23. Policy Schedule	The typed sheet attaching to this Policy which forms part of and should be read in conjunction with the Policy.
24. Post Hospitalization and Medication Expenses	Reasonable and Customary post Hospitalization outpatient tests, services and medication expenses immediately following a Confinement in a Hospital which are provided and certified Medically Necessary by or ordered by a qualified Medical Practitioner as a direct consequence of Male or Female Cancer.
25. Pre-Existing Condition	Any Illness or condition which existed or have developed symptoms or which there existed manifestations prior to the Policy Commencement Date: <ul style="list-style-type: none"> a) for which You received medical advice or Treatment recommended by a Medical Practitioner b) for which You received medical Treatment, Diagnosis, consultation or prescribed drugs by a Medical Practitioner c) for which You were aware or should reasonably have been aware
26. Serious Injury or Serious Sickness	Charges for medical care that do not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred when giving like or comparable Treatment services or supplies to individuals of the same sex and of comparable age for a similar disease.
27. Treatment	Reasonable and Customary examinations, consultations, Hospitalization, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Medical Practitioner registered under the Medical Registration Act (Cap. 174) or a Traditional Chinese Medicine practitioner registered under the Traditional Chinese Medicine Practitioners Act (Cap.333A), to relieve or cure an Illness during the Period of Insurance.

TERM	MEANING
28. Terrorism	An act, or acts, or any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).
29. Waiting Period	A period starting from the Policy Commencement Date during which a condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on the Policy Schedule.

Cancer

1

Upon first Diagnosis of Male or Female Cancer during the Period of Insurance and upon Our receipt and approval of such Diagnosis and pertinent medical records, We will pay You up to the Benefit Limit stated in the Policy Schedule, less any payment made under Section 2- Male or Female Carcinoma-In-Situ, subject to a Waiting Period of 180 days for Male Cancer or Female Breast Cancer, 90 days for other specified Female Cancer.

This section is extended to cover Colorectal Cancer in men.

Conditions to Section 1

- a) This benefit is payable only once during the life of the Policy regardless of the number of renewals
- b) Our maximum liability shall not exceed the Benefit Limit regardless of the number of Male or Female Cancers You suffered
- c) Any payment made under Section 2 - Carcinoma-In-Situ (Male/ Female) will reduce the amount payable under Section 1- Cancer (Male/ Female) accordingly
- d) Once We have indemnified You under this Section, the Policy shall terminate and all benefits shall cease to be payable unless otherwise stated; and
- e) This benefit is only payable when the Policy is still in force.

Exclusions to Section 1

We will not be liable in respect of:

- a) any claims under Section 1 of this Policy, once You attain Age 71 unless We have agreed to extend cover by prior notice and agreement; and

- b) Male or Female Cancer arising within the applicable Waiting Period of 180 days from the Policy Commencement Date.

Carcinoma-In-Situ

2

Upon first Diagnosis of Male or Female Carcinoma-In-Situ during the Period of Insurance and upon our receipt and approval of such Diagnosis and pertinent medical records, We will pay You up to the Benefit Limit stated in the Policy Schedule, subject to a Waiting Period of 180 days.

This section is extended to cover Colorectal Carcinoma-In-Situ in men.

Conditions to Section 2

- a) This benefit is payable only once during the life of the Policy regardless of the number of renewals
- b) Any payment made under this Section will reduce the amount payable under Section 1 - Cancer (Male/ Female) accordingly; and
- c) This benefit will automatically cease once we have indemnified you under this Section
- d) This benefit is only payable when the Policy is still in force

Exclusions to Section 2

We will not be liable in respect of:

- a) any claims under Section 2 of this Policy, once You attain Age 71 unless We have agreed to extend cover by prior notice and agreement; and
- b) Male or Female Carcinoma-In-Situ arising Within the applicable Waiting Period of 180 days from the Policy Commencement Date

In-Hospital Medical Reimbursement 3

If by reason of Male or Female Cancer payable under Section 1 during the Period of Insurance, You require Treatment by a Medical Practitioner and having to be Confined in a Hospital (in Singapore or Overseas), We will pay You the Reasonable and Customary expenses incurred within 365 days from the date of the first Diagnosis of Male or Female Cancer, for such Treatment, Hospital charges and nurses fees, subject to the Benefit Limits stated in the Policy Schedule.

Condition to Section 3

Our maximum liability shall not exceed the Benefit Limit regardless of the number of Male or Female Cancers You suffered.

Post-Hospitalization Outpatient Reimbursement 4

We will reimburse the Reasonable and Customary Post-Hospitalization and Medication Expenses (including Traditional Chinese Medicine as prescribed by a Chinese Physician) You incur during the Period of Insurance, following Hospital Confinement payable under Section 3.

Reimbursement will be based on the receipts issued to you by the Hospital and/ or Chinese Physician during the period of up to 90 days from the date of discharge from the Hospital, subject to the Benefit Limits stated in the Policy Schedule.

Condition to Section 4

Our maximum liability shall not exceed the Benefit Limit regardless of the number of Male or Female Cancers You suffered.

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Get Well Benefit 5

During the Period of Insurance, We will pay You a lump sum benefit in the event of Your Hospitalization for more than 5 consecutive days by reason of Male or Female Cancer payable under Section 1, subject to the Benefit Limits stated in the Policy Schedule.

Condition to Section 5

This benefit is payable within 365 days from the date of the first Diagnosis of Male or Female Cancer.

Complimentary Annual Preventative Health Screening 6

You will be eligible for a complimentary annual preventative health screening from the first renewal of this Policy and upon every Policy anniversary date thereafter, till the last Policy anniversary date immediately preceding Your 65th birthday, or the cancellation or termination of the Policy, whichever occurs first.

Condition to Section 6

The terms and conditions of the health screening shall be mentioned in the health screen voucher. We reserve the right to alter these terms from year to year.

Maternity Complications (Optional Benefit)

7

During the Period of Insurance, We will pay You the Reasonable and Customary medical expenses incurred for Treatment, Hospital charges and nurses fee arising from Maternity Complications, subject to a Waiting Period of 12 months from the Policy Commencement Date and the Benefit Limits stated in the Policy Schedule.

Conditions to Section 7

- a) This benefit must be specifically stated and covered under the Policy Schedule
- b) Our maximum liability shall not exceed the Benefit Limit per Period of Insurance
- c) Preeclampsia is covered after the 20th week of gestation; and
- d) This benefit is only payable when the Policy is still in force

Exclusions to Section 7

We will not be liable in respect of:

- a) abortion, unless it is Medically Necessary as a result of Maternity Complications and certified in writing by a Medical Practitioner
- b) if You are carrying 3 or more babies in a single pregnancy; and
- c) the use of unprescribed drugs where such drugs are required by law to be prescribed by a Medical Practitioner

General Exclusions

This Policy will not cover any claims arising directly or indirectly, whether proximately or otherwise from:

1. **Alcohol/ Drugs**
Illness arising wholly or partly or consequent upon the influence of or due to the effects of alcohol, drugs or narcotics.
2. **Congenital Anomalies**
A condition present at birth whether or not it is inherited.
3. **Consequential Loss**
Consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered by this Policy.
4. **Criminal Acts**
Your illegal or unlawful intentional act or any breach of government regulation.
5. **Deliberate Exposure**
Deliberate exposure to danger, Intentional self-Injury, suicide or attempted suicide while sane or insane, willful exposure to danger (other than in an attempt to save human life or in self-defense).
6. **General Check-up, Convalescence, Custodial or Rest Cure**
General physical examination by a Medical Practitioner, recuperation, counseling, custodial or maintenance care, rest cures, and services or Treatment at home or while a bed patient at any facility that is not a Hospital; unless provisioned for under Section 4, Post-Hospitalization Outpatient Reimbursement of this Policy.
7. **HIV/AIDS**
Sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related

Illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications.

8. Organ Transplant

An Illness arising wholly, partly or consequent upon organ transplant. This includes Cancer or Carcinoma-In-Situ (Male/Female) resulting from drugs used to reduce the risk of transplant rejection or an infected organ that was used in the organ transplant.

9. Pre-Existing Conditions

Any Pre-Existing Condition unless notified to and accepted by us prior to the Policy Commencement Date.

10. Pregnancy

Pregnancy or childbirth, and/or any injury or Illness associated with pregnancy or childbirth, unless covered under Section 7 - Maternity Complications.

11. Radioactivity

Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, nuclear weapon or nuclear waste.

12. Waiting Period

Any condition that occurs, shows signs or symptoms during the specified Waiting Period.

13. War, Hijack and Other Perils

- a) Declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or damage or theft of property as a result of any of these
- b) Any event including strike, riot or civil commotion, health threatening situations,

Natural Disasters that were publicized by mass media; and

- c) Any claim/s in any way caused or contributed to by Terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent

General Conditions

The following conditions are applicable to all Sections of the Policy.

1. Automatic Cessation of Cover

Your cover under this Policy shall lapse automatically once:

- a) We pay You an amount equivalent to the Benefit Limit under Section 1 - Cancer (Male/ Female)
- b) You attain the maximum Age limit of 71 years; or
- c) upon Your death

Benefits are payable under Sections 3, 4 and 5 until the respective periods specified under each Section have been exhausted.

You shall remain entitled to any benefits accrued up to and including the date of cessation of cover subject to the Benefit Limits stated in the Policy Schedule.

2. Arbitration

Any dispute in connection with the Policy shall be referred to an arbitrator to be appointed by the parties in accordance with the Arbitration Act (Cap. 10). An arbitral award shall be a condition precedent to any right of legal action against Us.

3. Breach of Premium Warranty

It is a condition precedent that this insurance Policy is issued on the basis that You have never had any insurance (for the risk insured) canceled due solely or in part to a breach of Premium Payment Warranty in the last 12 months.

4. Claims

Notice of any loss in respect of which a claim is to be made shall be given to Us as soon as practicable but in any case within 30 days after the occurrence of any event giving rise to such a claim.

All certificates, information and evidence required by Us shall be furnished at Your expense and shall be in such form and of such nature as We may prescribe.

You shall also, wherever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us.

In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You.

You irrevocably authorize Us to obtain details of all medical reports, Hospital records and information from any physician, surgeon and Hospital authorities concerned with the Treatment of, or consulted by You.

We may refuse to pay Your claim if:

- a) You fail to inform Us of anything that is expected under Your Duty of Disclosure
- b) You make any untruthful statement intentionally
- c) You commit fraud

- d) You do not take reasonable precautions to minimize loss
- e) You fail to give Us the evidence We need to help Us decide on whether We are liable to pay You and if so, the amount; or
- f) You make any offer of settlement or payment, or in any other way admit liability without Our agreement

5. Cancellation

We may cancel this Policy without reason by giving seven days' notice by registered letter to You at Your last known address and will return to You the premium paid less the pro-rata portion thereof for the period the Policy has been in force which amount You have become liable to pay. You may cancel this Policy by giving seven days' notice to Us and if You have made no claim prior to the cancellation and also return us the unutilized Complimentary Annual Preventive Health Screen voucher, You will be entitled to a return of the premium actually paid less the premium computed at Our Short Period Rates for the period the Policy has been in force which amount You have become liable to pay.

Our Short Period Rates:

Cancelation of Policy	Refund
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%

6. Changes in Circumstances

You shall give Us notice of any change/s to Your name or residence immediately after such change. This Policy shall become void if You are found not to be meeting the eligibility criteria at any time during the Period of Insurance or claim/s.

7. Contracts (Rights of Third Parties) Act (Cap. 53B)

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

8. Duty of Disclosure

You have a duty under the Insurance Act [Cap.142 (or any subsequent amendments thereof)] to disclose to Us every matter known or could be reasonably expected to be known, relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. Including but not limited to matters relating to Your health and the nature and extent of the insurance cover provided.

9. Exaggerated and/or Inflated Claims

We will have no liability to pay any benefits under this Policy if You make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. We reserve the right to recover from You any amounts that may have already been paid out.

10. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or on Your behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

11. Interest

No indemnity from Us will carry any interest.

12. Jurisdiction

This Policy shall be interpreted in accordance with the laws of Singapore and parties irrevocably submit to the jurisdiction of the Singapore courts.

13. Notice of Trust or Assignment

This Policy is personal and We will not accept or be affected by notice of any trust,

assignment (at law or in equity), charge or the like over the rights and benefits of this Policy.

14. Observance of Terms

The due observance and fulfillment of the terms of this Policy insofar as they relate to anything to be done or not to be done by You and the truth of the statement and answers in the Proposal shall be condition precedent to our liability to make any payment under this Policy.

15. Other Insurance

This Policy does not cover loss which is insured under any other policy of insurance or any claim which but for the existence of this insurance would be recoverable under any other insurance policy, except for the excess of the amount recoverable from such other source.

This condition does not apply to Section 1- Cancer (Male/ Female), Section 2 - Carcinoma-In-Situ (Male/Female) and Section 5 - Get Well Benefit.

16. Other Interests

Without prejudicing clause 13 above on 'Notice of Trust or Assignment', a person whose interests You have told Us about and We have noted on Your Policy Schedule or subsequent endorsement is bound by the terms and conditions of this Policy.

17. Payment

Payment under any Section of this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy. Please be aware that:

- a) payment in the event of Your death shall be to Your legal personal representatives, while all other benefits are payable to You and Your receipt or that of Your personal representative's shall be a valid discharge to Us

- b) there are limits on the amounts We will pay You in the event of a claim and these limits are specified in the Policy Schedule
- c) We will not pay for claims which arise out of or in connection with items which are listed under Exclusions; and
- d) if You are insured under more than one VitalCare Policy underwritten by Us for the same period, We will only be liable for the Policy which provides the highest benefit level

18. Policy Interpretation

This Policy, the Schedule any memorandum or endorsement hereon and the Table of Benefits shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule or memorandum or endorsement or Table of Benefits as stated in the Policy Schedule shall bear such specific meaning wherever it may appear.

19. 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 your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

20. Policy Renewal

Before renewing this Policy You shall disclose to Us in writing of any material fact affecting this insurance which has come to Your notice during the preceding Period of Insurance

including any Illness, physical or mental defect or infirmity affecting You.

The Policy may be renewed with Our consent from term to term by payment of the premium in advance at Our premium rate in force at the time of renewal. Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at Our full discretion.

21. Premium Payment Warranty

a) Notwithstanding anything herein contained to the contrary and subject only and without prejudice to Clause iii hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, renewal certificate, endorsement or cover note that any premium due must be paid and actually received in full by Us, the registered broker or registered agent through whom this Policy was effected.

When the Period of Insurance is 60 days or more, within 60 days from the:

- i) Policy Commencement Date of the coverage under the Policy, renewal certificate or cover note
- ii) effective date of the coverage stated on each endorsement, if any, issued under the Policy, renewal certificate or cover note when the effective date of coverage stated on the endorsement is on or after the issuance date of the endorsement; or
- iii) issuance date of each endorsement, if any, issued under the Policy, renewal certificate or cover note where the effective

date of coverage under the endorsement is before the issuance date
or

When the Period of Insurance is less than 60 days, within the Period of Insurance specified in the Policy, endorsement, renewal certificate or cover note.

- b)** In the event any of the abovementioned premium is not paid in full to Us, registered broker or registered agent as described above in the manner and within the time stipulated above (the “premium warranty period”), the cover under the Policy, renewal certificate, endorsement or cover note shall be deemed to have terminated from the expiry of the premium warranty period and We shall be discharged from all liability therefrom but without prejudice to any liability incurred before that date and We will be entitled to a pro-rata time on risk premium subject to a minimum of S\$25 plus GST.

22. Right to Return Policy/Free Look

In the event that You are not satisfied with the Policy for any reason and there are no claims on the Policy, it may be returned to Us for cancellation with effect from inception, within 14 working days after receipt of the Policy by You. Any premium billed will be refunded without interest. This right to return the Policy is applicable only to newly incepted policies.

23. Right to Review, Reinstate or Cancel Policy

We reserve the right to reduce the limits, increase premium, vary any term or eliminate coverage and decline renewal of this Policy with 30 days’ prior written notice, mailed or delivered to Your last known address. We will deem changes made to this Policy as

accepted by You if no correspondence is received by Us within this notice period.

24. Subrogation

We are entitled to take over and conduct the defense or settlement of any third party claims at Our discretion. We are also entitled to use Your name to enforce rights against any other person after cover has been effected and a claim has been made.

25. The Contract

This Policy is evidence of the contract between You, the Policyholder and Us, Liberty Insurance Pte Ltd from the day the Policy commences. We will provide the insurance coverage to You according to the terms set out in the Policy, provided You pay the premium when due and We agree to accept it. The general conditions which appear in this Policy or in any endorsement form part of the contract and must be complied with. It is important that You read the whole Policy to make sure that You understand the protection You have bought and are aware of the limits on the amounts We will pay You.