

## Policy Terms & Conditions

### 1. Definitions

1.1. "Accident" means an event which results in a loss to the Insured Mom or Insured Dad caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

1.2. "Accidental Death" means deaths resulting solely from an Accident.

1.3. "Effective Date" means the date from which the insurance coverage of the Insured Mom and Insured Dad has become effective as specified under the Certificate of Insurance.

1.4. "Eligible Dad" shall mean father of the baby, must be aged between 19 and 56 ANB at the Policy Effective Date, and who is a Singapore Citizen or Singapore Permanent Resident or a Foreigner residing in Singapore with a valid employment pass (EP holders / S Pass holders / Work Permit) or dependant's pass.

1.5. "Eligible Mom" shall mean any female who has delivered a new born baby at a Hospital in Singapore while this Policy is in force and must be aged between 19 and 56 ANB at the Policy Effective Date and who is a Singapore Citizen or Singapore Permanent Resident or a Foreigner residing in Singapore with a valid employment pass (EP holders / S Pass holders / Work Permit) or dependant's pass.

1.6. "Hospital" means an establishment constituted and registered in Singapore as a hospital for the care and treatment of sick and injured persons as bed-paying patients and which

- i) has facilities for diagnosis and major surgery, provides 24 hours a day nursing services by registered nurses and is under the constant supervision of a Registered Medical Practitioner;
- ii) is a Government/ restructured/ private specialist medical centre.

However, the term "Hospital" does not refer to a clinic, an alcoholic or drug rehabilitation centre, a nursing, rest or convalescent home, a spa or a hydroclinic, a community hospital or similar establishment.

1.7. "Insured Dad" refers to an Eligible Dad who has completed and submitted the applicable consent form within the Policy Period and in respect of whom an assurance under this Policy has been effected as specified in the Certificate of Insurance.

1.8. "Insured Mom" refers to an Eligible Mom who has completed and submitted the applicable consent form within the Policy Period and in respect of whom an assurance under this Policy has been effected as specified in the Certificate of Insurance.

1.9. "Policy Period" means a period of one calendar year or such other periods as may be agreed in writing between the Company and the Policyholder, starting from the Policy Commencement Date for the Policy Period.

1.10. "Pre-Existing Condition" means any condition, illness, disease, disability or defect for which:

- i) the Insured Mom or Insured Dad has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time prior to the Effective Date; or
- ii) signs and symptoms manifested prior to the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.

1.11. "Registered Medical Practitioner" means a person qualified by degree in western medicine and legally licensed and authorized to practice medicine and surgery in Singapore, other than the Policyholder, the Insured Mom or Insured Dad or a family member of either.

## 2. Exclusions:

The insurance under this Policy shall not cover death or any loss caused directly, or indirectly, wholly or partly, by:

- 2.1. birth defects, including hereditary conditions, and congenital sickness or abnormalities of the Insured Mom or Insured Dad;
- 2.2. intentionally-inflicted injuries or any attempt thereat, by any person while sane or insane;
- 2.3. war, declared or undeclared or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- 2.4. participation in a riot, committing an assault or felony, by any person while sane or insane and with whom the Insured Mom or Insured Dad is with at the time in question;
- 2.5. participation in competitive racing on wheels, by any person while sane or insane and with whom the Insured Mom or Insured Dad is with at the time in question;
- 2.6. while in or on an aircraft of any type, or boarding or descending from any aircraft except as a fare-paying passenger on an aircraft operated by a regular airline on a published scheduled flight;
- 2.7. the Insured Mom or Insured Dad being under the influence of alcohol or drugs except drugs prescribed by Registered Medical Practitioner for the purpose of treatment;
- 2.8. Violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment;
- 2.9. pregnancy, childbirth, abortion, miscarriage or all complications or death arising from these conditions;
- 2.10. Pre-Existing Conditions or physical problems which existed before the Effective Date;
- 2.11. the Insured Mom or Insured Dad taking part in any professional sports or in any sports for which he or she would or could earn or receive any form of pay;
- 2.12. any Accident which arises in the course of Insured Mom or Insured Dad's occupation if it falls within the following categories or involves the following activities: professional divers, professional sportspeople, jockeys, marine salvage crew, oil riggers, stevedores, people directly involved in making or handling explosives.

## 3. Payment of Benefit:

### 3.1 Insured Dad:

Upon receipt of claim form (together with satisfactory documentary proof) from his legal representative, if the claim is approved by the Company, the Company shall make payment of such claim to the estate, and such payment made shall release the Company from the respective liability in relation to the claim under this Policy.

### 3.2 Insured Mom:

Upon receipt of claim form (together with satisfactory documentary proof) from her legal representative, if the claim is approved by the Company, the Company shall make payment of such claim to the estate, and such payment made shall release the Company from the respective liability in relation to the claim under this Policy.