



DEFINITIONS

The following words shall carry the meanings defined below:-

Accident/ Accidental

shall mean a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of Bodily Injury.

Any One Disability

shall mean all of the periods of disability arising from the same cause including any and all complications there from except that if the Insured Person completely recovers and remain free from further treatment (including drugs, medicines, special diet or injection or advice for the condition) of the disability for at least ninety (90) days following the latest date of discharge and subsequent disability from the same cause shall be considered as though it were a new disability.

Benefit(s)

means the respective benefits under this policy, more particularly described in the Schedule of Benefits.

Bodily Injury

shall mean physical bodily injury caused by an Accident occurring whilst this policy is in force as to the Insured Person whose Injury is the basis of claim and resulting directly and independently of all other causes in loss covered by this Policy.

Certificate Holder

shall mean the person effecting the Insurance and so named in the Certificate of Insurance and are of Competent Age.

Child/ Children

shall mean any person who has attained the age of 15 days and is an unmarried person, is financially dependent upon the Certificate Holder and is under the age of 19, or up to the age of 23 for those registered as full time students at a government recognised local educational institution.

Competent Age

refers to the age eligibility of the Insured Person to qualify for cover under this policy.

Confinement

shall mean admission to a Hospital for a minimum period of six (6) hours upon the recommendation of a Physician or Surgeon. Confinement shall be evidenced by a daily Hospital Room and Board charge by the Hospital and under no circumstances shall the Company pay for more than one daily Hospital Room and Board for each day of Confinement.

Congenital Conditions

shall mean any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Insured Person was continuously covered under this Policy.

Covered Injury

means injury due to an Accident occurring during the Period of Insurance.

Covered Surgery

means the list of surgical procedures described in the Surgical Schedule herein.

Date of Loss

is the date when the Accident or Disability occurs.

Disability

shall mean a Sickness, Disease, Illness or the Injuries arising out of a single or continuous series of causes.

Doctor or Physician or Surgeon

shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a doctor, physician or surgeon who is the Insured Person himself.

Family

shall mean any of the following persons:-

- (a) a spouse aged sixty (60) years and below. In respect of renewals of policies purchased before the spouse attained sixty (60) years, the spouse may be covered until the age as specified in the Table of Benefits, if applicable, subject to yearly review and satisfactory health declarations.
- (b) Unmarried children 15 days or higher but under nineteen (19) years of age or twenty-three (23) years of age if still on full-time higher education at a government recognised local institution and who are not gainfully employed.

Hospital

shall mean only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:-

- i) has facilities for diagnosis and major surgery,
- ii) provides 24 hour a day nursing services by registered and graduate nurse(s),
- iii) is under the supervision of a Physician, and
- iv) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

Hospitalisation

shall mean admission to a Hospital as a registered in-patient for Medically Necessary treatments for a covered Disability or Covered Surgery upon recommendation of a physician. A patient shall not be considered as an in-patient if the patient does not physically stay in the hospital for the whole period of confinement.

Injury

shall mean bodily injury caused solely by Accident.

Insured Person

shall mean the Certificate Holder and his/her legally married spouse, child or children or if named as Insured Person in the Certificate of Insurance.

Medically Necessary

shall mean a medical service which is: -

- i) consistent with the diagnosis and customary medical treatment for a covered Disability, and
- ii) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits, and
- iii) not for the convenience of Certificate Holder or the Physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient), and
- iv) not of an experimental, investigative or research nature, and
- v) for which the charges are fair and reasonable for the Disability.

Medical Practitioner

Shall mean a person legally authorised in the geographical area of his practice to render medical care and treatment

Out-Patient

shall mean the Insured Person is receiving medical care or treatment without being hospitalised and includes treatment in a daycare centre.

Period of Insurance

shall mean the duration of insurance for which the Certificate Holder / Insured Person is offered to be insured (under the terms, conditions and exclusions spelt out in this policy and reflected in the Certificate of Insurance issued to him/her) and for which the Company has consented to provide insurance cover, and consideration in the form of monthly premium has been duly paid by the Certificate Holder, and received in full by the Company.

Policy Effective Date

Shall mean the date in which the Insured Person is insured in this Policy

Policy Year

shall mean the one year period including the effective date of commencement of insurance and immediately following that date, or the one year period following the renewal or renewed policy.

Pre-Existing Illness

shall mean disabilities that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

- a) the Insured Person had received or is receiving treatment;
- b) medical advice, diagnosis, care or treatment has been recommended;
- c) clear and distinct symptoms are or were evident; or
- d) its existence would have been apparent to a reasonable person in the circumstances.

Reasonable And Customary Charges

shall mean charges for medical care which is medically necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Insured Person's medical condition.

Renewal Or Renewed Policy

Shall mean a Policy which has been renewed without any lapse of time upon expiry of a preceding Policy with the same content

Sickness, Disease Or Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state.

Specialist

shall mean a medical or dental practitioner registered and licensed as such in the geographical area of his practice where treatment takes place and who is classified by the appropriate health authorities as a person with superior and special expertise in specified fields of medicine or dentistry, but excluding a Physician or Surgeon who is the Insured Person himself.

Specified Illnesses

shall mean the following disabilities and its related complications, occurring within the first 120 days of Insurance of the Insured Person:

- (a) Hypertension, diabetes mellitus and Cardiovascular disease
- (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
- (c) All ears, nose (including sinuses) and throat conditions
- (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele
- (e) Endometriosis including disease of the Reproduction system
- (f) Vertebro-spinal disorders (including disc) and knee conditions.

Spouse

shall mean the legal husband/wife. For Muslims, it will be the first wife

Surgery

shall mean any of the following medical procedures:

- (a) To incise, excise or electrocauterize any organ or body part, except for dental services.
- (b) To repair, revise, or reconstruct any organ or body part.
- (c) To reduce by manipulation a fracture or dislocation.
- (d) Use of endoscopy to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra

Term of Insurance

can be either monthly or 1 year which is that elected by the Certificate Holder for the chosen Period of Insurance.

Waiting Period

shall mean the first 30 days between the beginning of an Insured Person's disability and the commencement of this policy date/ reinstatement date and is applied only when the person is first covered. This shall not be applicable after the first year of cover. However, if there is a break in insurance, the waiting period will apply again.