

THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED

(Reg. No. 1908 00011G)

HEAD OFFICE:

1 Pickering Street #13-01,
Great Eastern Centre,
SINGAPORE 048659.

SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE POLICY

In THIS POLICY, "THE COMPANY" refers to THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED and "THE SCHOOL" is the Policyholder named in the attached Tax Invoice (Detailed). "THE STUDENT" refers to any of the Lives to be Insured named or described in the same Tax Invoice (Detailed) and for whom a premium is paid for insurance during the Period of Insurance described in Tax Invoice (Detailed).

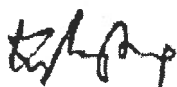
THIS POLICY together with the written Application Form which form the basis of this contract, all subsequent written notices given by the Company to the School and all written statements given by the School to the Company will constitute the whole Contract of Insurance between the Company and the School.

The Insurance will not begin until the Total Premium stated in the attached Tax Invoice (Detailed) has actually been paid to and accepted by the Company and a printed form of receipt signed by a duly authorised representative of the Company is issued for the payment.

If at any time during the Period of Insurance, a Student shall suffer any Loss as specified in this Policy as a result of an Accident, THEN the Company, will pay, to the Parent/Legal Guardian of the Student, the benefits as provided in the Policy subject to the limits as specified in the attached Schedule B.

The Insurance made is and shall be subject to the conditions contained in and endorsements, if any, to this Policy. No change in this Policy is valid unless approved by a duly authorised representative of the Company and unless such approval shall be endorsed on this Policy.

The Company has signed this Policy on the Date of Issue.



Koh Beng Seng
Chairman



Norman Ip
Director

Notice: For your own protection you are requested to read this Policy in full, including its conditions, and, if it is not in accordance with your intentions, to return it immediately for correction.

SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE POLICY

SCHEDULE B

SCHEDULE OF BENEFITS

No.	<u>LOSS</u>	<u>BENEFITS</u>
1.	Death	S\$10,000
2.	Total & Permanent Disability	S\$20,000
3.	Loss of Sight in One Eye	S\$20,000
4.	Loss of One Arm	S\$20,000
5.	Loss of One Leg	S\$20,000
6.	Loss of Speech	S\$10,000
7.	Loss of Hearing in Both Ears	S\$10,000
8.	Loss of Hearing in One Ear	S\$5,000
9.	Loss of Thumb	S\$2,500
10.	Loss of One Phalanx of Thumb	S\$1,500
11.	Loss of Index Finger	S\$2,500
12.	Loss of Any Finger other than Index Finger	S\$1,000
13.	Loss of Any One Toe	S\$1,000
14.	Medical Expenses incurred for treatment of Injuries sustained	Reimbursement up to S\$3,000
15.	Cost of Artificial Limb	Reimbursement up to S\$3,000
16.	Hospitalisation Benefit for 7 days or more of Hospital Confinement	S\$75 per week up to 52 weeks

SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE POLICY

1 POLICY DEFINITIONS

In this Policy where the context so admits the masculine gender shall be deemed to include the feminine, and likewise, the singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings:

- 1.1 **“School”** means
The School (the Policyholder) named in the attached Tax Invoice (Detailed).
- 1.2 **“Student”** means
A student (Life to be Insured) of the School for whom the fee for attendance of the School has been paid.
- 1.3 **“Parent”** means
The father or mother of the Student as stated in the Birth Certificate of the Student.
- 1.4 **“Legal Guardian”** means
A legally authorised person who is responsible for the care of the Student or his property.
- 1.5 **“Accident”** means
An event which results in a Loss to the Student caused solely and directly by accidental, violent, external, and visible means and independently of all other causes.
- 1.6 **“Total & Permanent Disability”** means
Physical condition of the Student whereby the Student is permanently prevented from following any normal activities and any employment or occupation.
- 1.7 **“Loss of Sight”** means
Total and irrecoverable loss of sight.
- 1.8 **“Loss of Arm”** means
The loss of all use of the arm, or actual severance of the arm at or above the wrist.
- 1.9 **“Loss of Leg”** means
The loss of all use of the leg, or actual severance of the leg at or above the ankle.
- 1.10 **“Loss of Hearing”** means
Total and irrecoverable loss of hearing.
- 1.11 **“Loss of Speech”** means
Total and irrecoverable loss of speech.
- 1.12 **“Loss of Finger or Toe”** means
The actual severance at or above the respective metacarpal – phalangeal joint.
- 1.13 **“Medical Practitioner”** means
A physician qualified by degree in Western Medicine who is legally licensed and duly qualified and authorized to practise medicine and surgery authorised in the geographical area of his practice.

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1.14 "Medical Expenses" means

Any expenses incurred for:

- (a) medical and surgical treatment by a Medical Practitioner or in connection with hospital confinement, or
 - (b) for the employment of a trained nurse,
- which may be regarded as actual, necessary, reasonable and customary for such treatment or services, where such treatment or services are provided in relation to injuries sustained by a Student as a result of an Accident.

1.15 "Hospital" means

Any institution recognised and approved as a lawfully operated hospital, but shall not include any institution used, other than incidentally, as a:

- (a) place of rest for the aged, or
- (b) rehabilitation for drug addicts and alcoholics, or
- (c) mental institution, or
- (d) nursing or convalescent home, or
- (e) long term nursing unit or geriatrics ward.

1.16 "Period of Insurance" means

All times and dates stated in the Schedule hereto refer to the Local times and dates of the Republic of Singapore.

2 BENEFITS

2.1 Description of Covered Activities

The Company will pay the benefits if the Student suffers a Loss as described in the Schedule B as a result of an Accident occurring during the Period of Insurance:

- (a) anywhere or at anytime if the Student is aged 3 years and above at the time of Accident, or
- (b) while the Student is:
 - (i) in the School during the normal School hours, or
 - (ii) attending or participating in any activity within Singapore organised by the School, or
 - (iii) travelling directly between the Student's home and the School for the purpose of normal School attendance or any activity organised by the School,if the Student has not attained the age of 3 years at the time of Accident.

2.2 Subject to Terms and Conditions

Benefits payable under this Policy is subject to the terms and conditions of this Policy.

2.3 Benefits Payable to Parent or Legal Guardian

Benefits under this Policy is payable to the Parent or Legal Guardian of the Student unless otherwise expressly instructed.

2.4 Reimbursement of Eligible Expenses

The Company will not pay any benefit payable directly to any Hospital, Medical Practitioner or any other provider of medical or surgical attention or treatment unless otherwise agreed by the Company.

2.5 Goods and Services Tax (GST)

The benefits payable will exclude GST and any other government tax payable on charges made to the Parent or Legal Guardian of the Student in connection with his/her medical treatment.

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2.6 Limits

- 2.6.1 The total amount of benefits payable under this Policy under Sections (1) to (13) of Schedule B must not be more than S\$20,000.
- 2.6.2 The Company will only pay the benefits for any Loss only if the Student suffers the Loss within 365 days of the Accident.

3 EXTENSIONS OF COVER

3.1 Limited Extension of Cover to Principal or Teachers

A principal or teacher of the School who accompanies any Student who is a Life Insured on any activity organised by the School outside its premises is covered under this Policy for the duration of the activity.

3.2 Limited Extension of Cover to Child(ren) of Principal or Teachers

Any natural born or legal adopted Child of the Principal or a Teacher of the School is eligible for insurance under this Policy subject to an application for such insurance being made by the Principal or the Teacher and the acceptance of such application by the Company.

4 EXCLUSIONS

The Company will not pay any benefits under this Policy if the Student suffers a Loss:

4.1 Caused directly or indirectly by:

- (a) Insanity.
- (b) Suicide, whilst sane or insane, or as the result of a suicide pact or any suicide attempt or any self-inflicted injuries.
- (c) Disease of any kind.
- (d) War, declared or undeclared, invasion, terrorist activities, rebellion, revolution, civil war or any warlike operations.
- (e) Radiation or contamination by radioactivity.

4.2 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 or chartered flight.

4.3 As a result of an Accident occurring as a result of the Student being under the influence of alcohol or drugs except drugs prescribed by a Medical Practitioner for the purpose of treatment.

4.4 Caused directly or indirectly by:

- (a) Provoked assault.
- (b) Childbirth, pregnancy and complications thereof.

4.5 While committing or attempting to commit an unlawful act.

4.6 While actively participating in strikes, riots or civil commotion.

4.7 While engaging in:

- (a) Professional sports and racing of any kinds other than on foot.
- (b) Mountaineering, rock-climbing, caving, pot-holing or hunting.
- (c) Winter sports or ice-hockey.
- (d) Steeple-chasing or polo-playing.
- (e) Hang-gliding, sky-diving, parachuting or scuba diving.
- (f) Boxing, wrestling or any martial arts activities, whether in training or in competition.

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5 TERMINATION

5.1 Termination Date

Insurance under this Policy will terminate on the closing date of the Period of Insurance stated in Tax Invoice (Detailed) attached.

5.2 Termination of Insurance of a Student

The insurance of any Student shall automatically terminate:

5.2.1 on the date the Student is deemed to have left the School.

5.2.2 on receipt of Benefits of S\$10,000 or more by the Parent/Legal Guardian of the Student for any Losses sustained by the Student which fall under Section (1) to (13) of Schedule B.

5.2.3 on the Termination Date of this Policy.

5.3 No Benefits Payable after Termination of Insurance

5.3.1 The Company will not pay any benefit under this Policy or any policy issued upon its renewal for any Loss suffered by a Student, whose insurance has terminated in accordance with Conditions 5.2.1 or 5.2.2 above, after the effective date of such termination.

5.3.2 The Company will not pay any benefits for any Loss suffered by the Student after the Termination Date unless insurance for the Student was renewed in accordance with Condition 6.3 below.

6 RENEWAL

6.1 No Renewal

Insurance under this Policy will not be renewed for any Student whose insurance has terminated in accordance with Condition 5.2.1 or 5.2.2 above.

6.2 Renewal of Policy

This Policy will not be renewed unless the premium advised to the School for the renewal of this Policy has been actually paid to and accepted by the Company on or after the Termination Date of this Policy or within the Grace Period as defined below.

6.3 Renewal of Insurance for Life Insured

Insurance for any Student who is eligible for renewal of insurance will not be renewed unless premium for the renewal of such insurance has been actually paid to and accepted by the Company on or after the Termination Date of this Policy for the renewal of such insurance or within the Grace Period as defined below.

6.4 Renewal Date

Upon payment of the required premium on or before the Termination Date or within the Grace Period, the insurance under this Policy will be renewed on the date immediately following the Termination Date which is called the Renewal Date.

6.5 Grace Period

The Grace Period is defined as the 30 days of the period immediately following the Termination Date of this Policy.

6.6 Company Can Amend Terms and Conditions and Premium Rates

6.6.1 The Company reserves the right to amend the terms and conditions of Policy for renewal provided that the amendments apply to all policies of this class of insurance and the amendments has been notified to the Policyholder at least 45 days before the Termination Date of this Policy.

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- 6.6.2 The Company reserves the right to amend the rates of premium at renewal provided that the amended rates apply to all policies and the amendments have been notified to the Policyholder at least 45 days before the Termination Date of this Policy.

7 CLAIM

7.1 Notification

Upon the happening of any event likely to give rise to a claim under this Policy, the Parent/ Legal Guardian of the Student involved in the event (the Claimant) shall within 31 days after the happening of such event, give notice of claim to the Company together with written proof of such claim.

However, a claim is not invalid if it was not reasonably possible for the Claimant to give such proof within the required time.

7.2 Submission and Documentation

7.2.1 The Claimant will, at the expense of the Claimant, give to the Company all certificates and forms, bills and receipts and information and evidence as may be required by the Company.

7.2.2 The Claimant will submit only original bills, receipts and other documents required to support a claim, unless otherwise agreed in writing by the Company.

7.2.3 The School will certify on the Claim Form that

- (a) the Student was still a student of the School at the time of the Accident, if the Student is below 3 years of age.
- (b) The Accident occurred during a Covered Activity as described under Condition 2.1 above.

7.3 Medical Examiner's Certificate

The Claimant will submit a certificate duly signed by a Medical Practitioner in support of each claim. Otherwise, the Company will not pay any benefit under this Policy. The fee for the medical certificate is borne by the Claimant.

7.4 Medical Examination

The Student, for which a claim has been submitted, will, at the expense of the Company, whenever reasonably required to do so submit to medical examinations by Medical Practitioners appointed by the Company.

7.5 Discharge of Liability

Unless otherwise instructed by the School, the Company will pay any benefits, for which the Company becomes liable, to the Claimant. Upon making this payment, the School will be deemed to have discharged the Company from all liability relating to that claim.

7.6 Expiration of Liability

If the Company denies liability for any claim, the Company will not be liable for such claim after the 12 months have expired from the date of the disclaimer unless the claim is the subject of pending court action or arbitration.

8 INSURANCE SHALL BE VOID

- 8.1 The insurance for any Student is void if the Parent/Legal Guardian of the Student makes any claim which is fraudulent or exaggerated or if the Parent/Legal Guardian makes any false declaration or statements in support of any claim.

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- 8.2 The Company may declare the insurance on any Student void if the Student makes a claim which is fraudulent or exaggerated or if the Student makes any false declaration or statements in support of any claim. In this case, the insurance on that Student will be void immediately and there will be no refund of premiums.

9 OTHER CONDITIONS

9.1 Form of Notices

- 9.1.1 All notices required to be given by the School to the Company must be in writing and addressed to the nearest Local Branch of the Company.
- 9.1.2 All notices required to be given by the Company to the School must be in writing and sent to the School's address last known to the Company by ordinary post except under the circumstances described in 9.1.3 below.
- 9.1.3 Any notice of refusal to renew this Policy or repudiation of claim given by the Company to the School must be in writing and sent to the School's address last known to the Company by registered post.

9.2 Alteration of Policy

No alteration in the terms of this Policy nor any endorsement in this Policy is valid unless the alteration or endorsement is signed or initialled by an authorised representative of the Company.

9.3 Non-Application of Contracts (Rights of Third Parties) Act 2001

- 9.3.1 This Policy is a contract between the School and the Company only. A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.
- 9.3.2 A Student is not a party to this Policy and shall have no rights whatsoever under this Policy. A Student may exercise any demand for rights under this Policy only through the School.
- 9.3.3 Nothing in this Policy is intended to grant to any third party any right to enforce any term of this Policy or to confer on any third party any benefits under this Policy for the purposes of the Contract (Rights of Third Parties) Act 2001 and any re-enactment, the application of which legislation is hereby expressly excluded.

9.4 Free Look

There is no free look provision in the Policy.

9.5 Arbitration

If any dispute arises regarding the liability of the Company under this Policy or as to the amount of benefit to be paid under this Policy, such dispute will be referred to arbitration under the Arbitration Act of Singapore and the obtaining of an award in such arbitration is a condition precedent to the liability of the Company.

9.6 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 the Policy is automatic and no further action is required from the Policyholder. 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 the Company or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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9.7 **Law of the Republic of Singapore**

9.7.1 This Policy is to be construed according to and governed by the laws of the Republic of Singapore.

9.7.2 The laws of the Republic of Singapore shall govern and control in the event of any conflict or dispute with regard to this Policy and the parties to the conflict or dispute will submit themselves to the exclusive venue and jurisdiction of the courts of the Republic of Singapore for the resolution of such conflict or dispute.

THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED

SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE POLICY

**ENDORSEMENT NO. 001 ATTACHING TO AND FORMING PART OF
GROUP POLICY NO. G0005172
(POLICYHOLDER: VICTORY LIFE CHRISTIAN SCHOOL LTD.)**

Notwithstanding anything to the contrary contained in this Policy, it is hereby declared and agreed that with effect from 01 January 2018, the following shall apply:-

1) POLICY DEFINITIONS is extended to include the following additional clause:

1.17 "Prohibited Person"

"Prohibited Person" means a person or an entity (as the case may be) who is subject to any sanction(s) pursuant to any laws and/or regulations, administered by any governmental or regulatory authority or any competent authority or law enforcement agency, in any country.

2) TERMINATION, Clause 5.2, is extended to include the following additional clause:

5.2.4 When the Student and/or the Policyholder is/becomes a Prohibited Person.

Except to the extent expressly amended by the terms of this Endorsement, the terms and conditions of the Policy and all other instruments and agreements executed, delivered or entered into thereunder or pursuant thereto are hereby confirmed and shall remain in full force and effect.

Checked by: SGID_TNT

Issue Date: 8 January 2018

THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED

SCHOOL STUDENTS' ACCIDENT PROTECTOR INSURANCE POLICY

**ENDORSEMENT NO. 002 ATTACHING TO AND FORMING PART OF
GROUP POLICY NO. G0005172
(POLICYHOLDER: VICTORY LIFE CHRISTIAN SCHOOL LTD.)**

Notwithstanding anything to the contrary contained in this Policy, it is hereby declared and agreed that with effect from 01 January 2018, the following shall apply:-

Section 9 - OTHER CONDITIONS shall be extended to include the following clause:

9.8. Data Use

The Policyholder hereby confirms and represents to the Company, its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives") that each Insured Member has agreed and consented to the disclosure of his personal data to the Companies and their Representatives, and further, that for the Companies and their Representatives' collection, use and/or disclosure of the personal data of the Insured Members, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonable required by the Companies to provide the insurance coverage under this Policy. In respect of the Insured Members who are subsequently enrolled into this Policy, the Policyholder further undertakes that it shall ensure and procure that each of such Insured Members has provided such agreement and consent in relation to his/her personal data for such purposes.

These purposes are set out in the Company's Privacy Statement, which is accessible at <https://www.greataeasternlife.com/sg/en/privacy-and-security-policy.html> and which the Policyholder hereby confirms that both the Policyholder and the Insured Members have read and understood.

Except to the extent expressly amended by the terms of this Endorsement, the terms and conditions of the Policy and all other instruments and agreements executed, delivered or entered into thereunder or pursuant thereto are hereby confirmed and shall remain in full force and effect.

Checked by: SGID_TNT

Issue Date: 8 January 2018

