

Your Race Day Insurance Policy Document

1 Type of benefit

This Race Day Insurance plan provides you with financial protection against Accidental Death, accidental dismemberment and hospital cash benefit if you are hospitalised due to any Accident(s) that happens during the Tour de France Prudential Singapore Criterium ("Race") on the days you participate in the race event(s) as a race participant.

2 Who do we cover?

We cover participants of age 18 years old and above who are participating in the race event(s) during the Tour de France Prudential Singapore Criterium organised by Evoke EXP.

3 What do we pay?

Summary of benefits and coverages provided under this policy as follows:

<u>Benefits</u>	<u>Sum Assured</u>
Accidental Death / Accidental Dismemberment - Pays a percentage of sum assured based on Schedule of Indemnities for Accidental Death and Accidental Dismemberment	S\$50,000
Hospital Cash Benefit - Covers you for hospitalisation due to the accident	S\$300 per day up to max. 5 days

a) Accidental Death / Accidental Dismemberment

We will pay the Accidental Death and Accidental Dismemberment benefit shown in the Schedule of Indemnities if there is an accident happened when the life insured is taking part in the race, where the life insured:

- i) dies as a result of cycling; or
- ii) suffers an injury as a result of cycling but does not die within 30 days from the Accident.

If the life insured suffers more than one injury in the same Accident, we will pay only the injury with the highest benefit under the Schedule of Indemnities.

If the life insured dies within 30 days from the Accident, we will only pay the death benefit in the Schedule of Indemnities. We will not pay any Accidental Dismemberment benefit even if the life insured suffers an injury that is listed in the Schedule of Indemnities.

b) Hospital Cash Benefit

If the life insured has to stay in hospital as a result of an Accidental Injury that happened when the life insured is taking part in the race, we will pay S\$300 per day for each day in hospital up to a maximum of 5 days for the Accident.

4 Who do we pay?

We pay:

- the life insured;
- the estate if there is no will;
- the executor if there is a will; or
- the trustees if there is a trust.

We must receive to our satisfaction evidence of entitlement.

5 How to make a claim?

Within 90 days of loss, you or, in the case of your death, your beneficiary or legal representative to provide satisfactory proof of loss, at your own expense

- notification of the life insured's claim;
- a completed claim form;
- a certified true copy of death certificate, if applicable; and
- Medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from the life insured's registered medical practitioner.

We reserve the right to ask the life insured:

- to provide, at the life insured's own expense, more documents or evidence to help us assess the claim and to appoint a registered medical practitioner to re-examine the life insured;
- examine the life insured as often as needed during claims processing;
- call for an autopsy in the case of death where it is not forbidden by law.

6 Changes to Policy benefits / Conditions

We reserve the right to vary the policy benefits and conditions at any time by giving 30 days' notice to Evoke EXP before doing so.

7 Termination of benefits

The benefits under your policy will terminate on the first occurrence of any of the following:

- the death of the life insured in accordance with the terms and conditions contained in this policy document;
- When we reach the maximum claim limit for the Accidental Death / Accidental Dismemberment benefit, and the Hospital Cash Benefit due to Accident is fully paid out;
- When we pay at least 100% of the sum assured for the Accidental Death / Accidental Dismemberment benefit as described in the Schedule of Indemnities, and the Hospital Cash Benefit due to Accident is fully paid out;
- The expiry of your policy, by 2359 of your last race day; or
- Your written request to terminate your policy.

8 Cancellation

The life insured may cancel his/her participation in the insurance at any time by giving us seven (7) days' notice in writing. Such cancellation shall become effective on the date the notice is received by us or on the date specified in such notice, whichever is later.

9 Governing Law

Your policy is governed by and interpreted according to the laws of the Republic of Singapore and the Singapore Courts have the exclusive authority to hear and decide on any dispute arising from your policy.

10 Currency in use

Unless otherwise stated, the benefit is payable in Singapore dollars.

11 General exclusions

No benefits will be payable if the Accidental Injury or Accidental Death arises directly or indirectly out of one of the following:

- a) any pre-existing condition(s);
- b) all claims related to accidents that took place before the Race day(s);
- c) all claims related to accidents that took place on non-Race day(s);
- d) war or warlike activities which include invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- e) deliberate acts such as taking intoxicating liquor or drugs, committing suicide or attempted suicide or intentional self-Injury while sane or insane;
- f) unlawful acts, the hand of justice or wilful exposure to unnecessary danger except in the attempt to save a human life;
- g) participation in a riot, terrorism, strike, civil commotion, violation or attempted violation of law;
- h) being in an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger in an aircraft that is on a regular scheduled route operated by a commercial airline; and
- i) while not taking part in the race event(s).

12 Definitions

- a) **We or us** – means Prudential Assurance Company Singapore (Pte) Limited.
- b) **You or yours** – means the life insured who is a race participant in Tour de France Prudential Singapore Criterium.
- c) **Accident** – means an unexpected and involuntary event happened when the life insured is taking part in the Tour de France Prudential Singapore Criterium during the race day(s), which directly causes death or injury by violent, external and visible means and is not linked to any other cause (such as illness or disease of the life insured).
- d) **Accidental Death** – means a death resulting from an Accident.
- e) **Accidental Injury** – means an injury caused by an Accident.
- f) **Benefit** – means the Accidental Death / Accidental Dismemberment or Hospital Cash Benefit, and **Benefits** means collectively every benefit.
- g) **Fractured leg or patella with established non-union** – means a bone fracture that fails to heal in a normal period of time and needs some form of intervention to stimulate healing, as confirmed by a doctor registered as a registered medical practitioner.
- h) **Hospital** – means a facility which:
 - i. is a licensed, lawfully operating institution duly constituted and registered as a hospital with the Ministry of Health in Singapore;
 - ii. is operated to care and treat sick or injured bed patients and at the patient's expense;
 - iii. must have facilities for diagnosis, major surgery and a 24-hour a day professional nursing service supervised by one or more registered medical practitioners; and
 - iv. is not just an institution operating as a convalescent or nursing home, skilled nursing facility, clinic, rest home, community hospital, home for the aged, a place for alcoholics or drug addicts and psychiatric hospitals or a

similar establishment, which are primarily for the treatment of mental illness and/or psychiatric disorders or any similar purpose.

- i) **Loss of use** – means loss in terms of physical incapacity or disability and not in terms of professional or occupational incapacity or disability of the life insured.
- j) **Loss of or permanent and total loss of use of a limb** – means:
 - i. the complete and permanent loss of function of a hand or an arm from the fingers to any point between the wrist and the shoulder;
 - ii. the complete and permanent loss of function of a foot or a leg from the toes to any point between the hip and the ankle joint;
 - iii. the physical loss of a hand or arm at or above the wrist; or
 - iv. the physical loss of a foot or leg at or above the ankle joint.
- k) **Loss of or permanent and total loss of use of a phalanx of a finger or toe** – means:
 - i. the complete and permanent loss of function in a phalanx of a finger or toe; or
 - ii. the physical loss of a phalanx at or above the metacarpophalangeal (finger) metatarsophalangeal (toe) joint connecting that phalanx to the body.
- l) **Permanent and permanently** – means lasting 12 calendar months and beyond hope of improvement when this period comes to an end.
- m) **Permanent and incurable insanity** – refers to a state of mental disability caused by an Accident that is not linked to any other causes and means the life insured is permanently cared for in a mental home or equivalent institution for at least 12 months in a row following the recommendation by a psychiatrist. We will not cover voluntary or self-admission by the life insured to the mental institution.
 Mental home or equivalent institution refers to The Institute of Mental Health in Singapore. Clinics and facilities for treating alcoholism or drug abuse, nursing homes, rest homes, convalescent homes, homes for the elderly or similar establishments do not fall within the scope of this definition.
- n) **Permanent and total loss of sight** – means total, permanent loss of sight as confirmed by an ophthalmologist.
- o) **Permanent and total loss of the lens in one eye** – means total, permanent loss of the natural lens of one eye as confirmed by an ophthalmologist.
- p) **Permanent and total loss of speech** – means permanent total loss of the ability to speak due to a physical damage to the vocal chords as confirmed by an ear, nose and throat (ENT) specialist. We will not cover all psychiatric causes.
- q) **Permanent and total loss of all hearing** – means permanent loss of hearing for all sounds (the loss of at least 80 decibels in all frequencies of hearing) as confirmed by an ear, nose and throat (ENT) specialist through audiometric and sound-threshold tests.
- r) **Pre-existing condition** – means the existence of any signs or symptoms for which the life insured received or asked for treatment, medication, consultation, advice or diagnosis or would have caused an ordinary sensible person to get treatment, diagnosis or a cure, before Race day(s).
- s) **Race** – refers to the Tour de France Prudential Singapore Criterium.
- t) **Race Day or Race Days** – refers to the specific day(s) the life insured is a race participant of the race events organised by Evoke EXP for Tour de France Prudential Singapore Criterium.
- u) **Registered Medical Practitioner** – means a person properly qualified by a degree in western medicine to practice medicine, and is licensed by the appropriate medical authority of Singapore to practise within the scope of his licensing and training. However, this excludes a Registered Medical Practitioner who is the life insured himself or a member of the life insured's immediate family.
- v) **Teeth** – refers to sound and natural permanent teeth only and does not include first or milk teeth, dentures, implants and dental fillings.

13 Schedule of Indemnities

DESCRIPTION		Percentage of Sum Assured
Life		
1.	Death	100%
Totally and permanently disabled		
2.	Totally and permanently disabled so that the life insured cannot take part in any occupation, business or activity, which pays an income, lasting for a period of 12 calendar months.	150%
Sight: Permanent and total loss of:		
3.	sight in both eyes	150%
4.	sight in one eye	100%
5.	the lens of one eye	50%
Speech and hearing: Permanent and total loss of:		
6.	speech and hearing	150%
7.	speech	50%
8.	all hearing in both ears	75%
9.	all hearing in one ear	25%
Limbs: Loss of or permanent and total loss of use of:		
10.	two limbs	150%
11.	one limb	125%
12.	one limb and sight of one eye	150%
13.	two hands or two feet	150%
14.	one hand and one foot	150%
15.	one hand or one foot	100%
Hand: Loss of or permanent and total loss of use of:		
16.	both thumbs and all fingers	100%
17.	four fingers and thumb of one hand	70%
18.	four fingers of one hand	60%
19.	thumb (both phalanges)	30%
20.	thumb (one phalanx)	25%
21.	index finger (three phalanges)	10%
22.	index finger (two phalanges)	8%
23.	index finger (one phalanx)	6%
24.	middle finger (three phalanges)	10%
25.	middle finger (two phalanges)	8%
26.	middle finger (one phalanx)	6%
27.	ring finger (three phalanges)	10%
28.	ring finger (two phalanges)	8%
29.	ring finger (one phalanx)	6%
30.	little finger (three phalanges)	10%
31.	little finger (two phalanges)	8%
32.	little finger (one phalanx)	6%
Foot: Loss of or permanent and total loss of use of:		
33.	all the toes of one foot	15%
34.	great toe – two phalanges	5%
35.	great toe – one phalanx	3%
36.	other than the great toe, each toe	1%
Leg:		
37.	Fractured leg or patella with established non-union	10%
38.	Shortening of leg by at least 5cm	7.5%
Third Degree Burns: Burnt area as a percentage of the total body surface area:		
39.	Head – equal to or greater than 2% but less than 5%	50%
40.	Head – equal to or greater than 5% but less than 8%	75%
41.	Head – equal to or greater than 8%	100%
42.	Body – equal to or greater than 10% but less than 15%	50%
43.	Body – equal to or greater than 15% but less than 20%	75%
44.	Body – equal to or greater than 20%	100%

<u>DESCRIPTION</u>	<u>Percentage of Sum Assured</u>
Other injuries:	
45. Permanent and incurable insanity	100%
46. Total and permanent loss of teeth (subject to a minimum of 4 teeth)	Lower of 2% or \$500 per tooth, up to a max of \$5,000 per Accident
47. Removal of the lower jaw by surgical operation	50%