

Klook Accident Cover underwritten by FWD Singapore

Product Summary

Note:

Please read this Product Summary before you decide to opt-in for this product.

Name of the insurer

FWD Singapore Pte. Ltd.

Product Name

Klook Accident Cover underwritten by FWD Singapore

1. What is this product about?

- Klook Accident Cover is a short-term, non-participating, group accident and health plan.
- This policy covers **You** (as an insured member) in the event of any **Accident** that may occur during **Your** Klook activity.
- The Policyowner of the Master policy is Granada Protect Pte. Ltd., a subsidiary of Klook Travel Technology Pte. Ltd.

2. Who is eligible?

You are eligible to participate in this policy if **You** have purchased a Klook activity. **You** must be between 15 days old and the **Age** of 65, and:

- a Singapore citizen,
- a Singapore permanent resident, or
- a foreigner with a valid passport.

The insurance application and purchase must have been made in Singapore.

You must have agreed to **Us** collecting, using and disclosing the personal data **You** have provided in the insurance application for the purposes of FWD providing insurance services in accordance with **Our** Privacy Policy. In the event that any personal data provided in the insurance application is not **Your** personal data, **You** have sought the consent of the owner of the personal data to provide such information to **Us**.

3. Which countries are not covered?

We will not pay any benefit if your claim is connected to travel to, within and/or transit through:

- any country that the Ministry of Foreign Affairs of Singapore advises against travelling to, or recommends travel to be postponed; or
- the specified countries below.

Specified countries not covered

Afghanistan	North Korea
Belarus	Pakistan

Specified countries not covered	
Central African Republic	Russia
Crimea Region (including Sevastopol)	Somalia
Cuba	South Sudan
Democratic Republic of Congo	Sudan
Iran	Syria
Iraq	Ukraine
Libya	Venezuela
Liberia	Yemen
Mali	Zimbabwe
Myanmar	

4. What are the benefits provided?

Benefits	Sum insured (S\$) per insured member
Daily Hospital Allowance due to an Accident	S\$60 per day, up to 30 days
Medical Expense Reimbursement due to an Accident	Up to S\$12,000
Accidental Death and Permanent Disablement	S\$60,000

Daily Hospital Allowance due to an Accident

We will pay this benefit for each day **You** are in **Hospital Confinement** because of an **Accidental Injury** caused by an **Accident**. All of the following criteria must be met for this benefit to be paid out:

1. the **Hospital Confinement** must begin within 48 hours of an **Accident** and **We** will pay this benefit for a period of up to 30 days from the date of the first day of **Hospital Confinement**;
2. the **Accident** must be directly related to **Your** participation in the Klook activity associated with the **Booking Number** stated on the **Certificate of Insurance**; and
3. the **Accident** must happen during the said Klook activity.

The amount of this benefit is stated in the **Certificate of Insurance**. The maximum number of days of **Hospital Confinement** that **We** will pay is 30 days.

If **You** have more than one Klook Accident Cover policy purchased through Klook, this benefit will only be payable under one of those policies for the same **Accident**.

When We won't pay:

We won't pay this benefit in the circumstances described in the General Exclusions.

Medical Expense Reimbursement due to an Accident

We will reimburse **You** for **Medically Necessary Inpatient Expenses** and **Outpatient Expenses** incurred for treatments of an **Accidental Injury** caused by an **Accident**. All of the following criteria must be met for this benefit to be paid out:

1. the first treatment of **Inpatient Expenses** or **Outpatient Expenses** must take place within 48 hours of an **Accident** and **We** will reimburse such **Inpatient Expenses** and **Outpatient Expenses** for a period of up to 30 days from the date of the first treatment;
2. the **Accident** must be directly related to **Your** participation in the Klook activity associated with the **Booking Number** stated on the **Certificate of Insurance**; and
3. the **Accident** must happen during the said Klook activity.

The maximum reimbursement amount under this benefit is stated in the **Certificate of Insurance**.

If **You** have more than one Klook Accident Cover policy purchased through Klook, this benefit will only be payable under one of those policies for the same **Accident**.

When We won't pay:

We won't pay this benefit in the circumstances described in the General Exclusions.

We won't pay this benefit for any **Eligible Expenses** that has been reimbursed by any other sources.

We won't pay this benefit for any treatments not rendered by a **Medical Practitioner** or **Registered Dentist**.

Regardless on an inpatient or outpatient basis, **We** will not pay for treatment costs incurred for:

- physiotherapy;
- chiropractic;
- occupational therapy;
- bone setting; and
- acupuncture.

Accidental Death and Permanent Disablement

We will pay this benefit if **You** suffer an **Accident** that causes either death to occur or a Permanent Disablement to begin within 90 days from the date of the **Accident**. The **Accident** must be directly related to **Your** participation in the Klook activity associated with the **Booking Number** stated on the **Certificate of Insurance** and the **Accident** must happen during the said Klook activity.

Permanent Disablement means:

- **Totally and Permanently Disabled;**
- **Permanent and Total Loss of Sight in Both Eyes;**
- **Permanent and Total Loss of Speech and Permanent & Total Loss of Hearing;** or
- **Permanent and Total Loss of Use of 2 or More Limbs.**

We will pay the amount stated in the **Certificate of Insurance**. This is the maximum amount that **We** will pay under this benefit.

If **You** have more than one Klook Accident Cover policy purchased through Klook, this benefit will only be payable under one of those policies for the same **Accident**.

When We won't pay:

We won't pay this benefit in the circumstances described in the General Exclusions.

5. Who do We pay the benefits to?

The benefits for Daily Hospital Allowance due to an Accident, Medical Expense Reimbursement due to an Accident and Permanent Disablement due to an Accident will be paid to **You**.

The benefit for Accidental Death will be paid to the legal representative(s) of **Your** estate or the proper claimant in accordance with the Insurance Act.

6. What if my claims are denominated in a foreign currency?

All payments made under this policy will be paid in Singapore currency.

We will convert any **Eligible Expenses You** incur overseas into Singapore dollars at a reasonable foreign currency exchange rate **We** choose. **We** are not legally responsible for any exchange rate-related losses that **You** may incur or any bank charges imposed on **You** in connection with a remittance to an overseas account.

7. What premiums do I have to pay and how long is the cover effective for?

You only need to pay an upfront single premium for this cover. The premium amount will depend on the Klook activity purchased with this cover.

The period in which **Your** cover is effective during **Your** Klook activity will depend on the type of ticket purchased for **Your** Klook activity.

- If **You** have purchased an open-dated Klook ticket, **Your Policy Eligibility Period** will start immediately once **You** have made a payment and remain valid for 365 days or up until the expiry of the open-dated ticket, whichever is earlier. During this period, the coverage will be effective when **You** are participating in the corresponding Klook activity associated with the said open-dated ticket.

For the avoidance of doubt, if **You** did not participate in the Klook activity before the end of **Your Policy Eligibility Period**, no refunds will be made to **You**.

- If **You** have purchased a fixed (dated) Klook ticket, **Your** coverage will be effective on the date of the Klook activity, when **You** are participating in the corresponding Klook activity associated with the said fixed ticket.

8. What are the limitations and exclusions under this policy?

General Exclusions

This policy has certain exclusions, meaning situations where **We** won't pay a benefit. **We** list below the exclusions that apply to the benefits under this policy.

We are not legally responsible for claims that are, directly or indirectly, caused by or result from the following:

1. catastrophic events of any nuclear radiation, contamination, radioactive gas, war, act of war (whether declared or not), rebellion, insurrection, or hostilities, except where **You** are a passive participant in a war;
2. **Your** participation in an unlawful act;
3. any Klook activity undertaken against the advice of any **Medical Practitioner**;

4. **You** not adhering to the guidelines of the Klook activity provided by the operator of such activity; and
5. deliberate or self-inflicted acts such as taking intoxicating liquor or drugs, committing suicide, or attempting suicide or intentional self-injury while sane or insane.

9. Can I cancel my policy? And when will my policy cover end?

There is no freelook period for this policy and cancellations are not allowed or refunded, even if **You** do not utilise **Your** Klook activity.

Your coverage ends on the earliest of the following dates:

- when **Your** Klook activity ends;
- at the end of the **Policy Eligibility Period** (if applicable), as stated on **Your Certificate of Insurance**; or
- **We** have paid 100% of the sum insured for Accidental Death and Permanent Disablement.

10. Are there any benefit limits if I hold multiple Klook Accident Cover policies for different Klook activities?

If **You** have more than one Klook Accident Cover policy purchased through Klook, the aggregated payout for such policies will be capped at the respective benefit limits below, per insured member per calendar year.

- S\$180,000 for Accidental Death and Permanent Disablement;
- S\$36,000 for Medical Expense Reimbursement due to an Accident; and
- **Hospital Confinement** of up to 90 days in total for Daily Hospital Allowance due to an Accident.

11. How do I make a claim?

Visit this [link](#) for documents **You** will need. Download the relevant claim form and submit it along with the required documents to lifecclaims.sg@fwd.com within 30 days of the event.

If **You** need help or have further inquiries on claims, please send an email to lifecclaims.sg@fwd.com.

12. How do I resolve a concern or complaint?

We want to resolve any concerns or complaints **You** may have as quickly as possible. **You** should follow the steps below to resolve **Your** concerns.

<p>Step 1</p> <p>Talk to us</p>	<p>The first thing You should do is talk to one of our consultants about Your concerns or complaints. Call Our hotline at +65 6820 8888 (9am to 10pm – Mondays to Fridays, 9am to 1pm – Saturdays (excluding public holidays)). The consultant may be able to resolve Your concerns or complaints. If not, they may refer You to a manager.</p> <p>The consultant will try to resolve Your complaints or concerns as soon as possible.</p>
<p>Step 2</p> <p>Call or write to our Customer Engagement Department</p>	<p>If You feel that Your complaint has not been resolved, You can write to:</p> <p>FWD Singapore Pte. Ltd. 6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986 Tel: +65 6820 8888 Email: contact.sg@fwd.com Website: www.fwd.com.sg</p> <p>We will respond to Your complaint within 3 working days of us receiving it.</p>
<p>Step 3</p> <p>Seek an external review from the Financial Industry Dispute Resolution Centre (FIDReC)</p>	<p>If We cannot arrive at a mutual agreement, You may approach the FIDReC, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. You can lodge Your concerns or complaints by post, online, or in-person. The FIDReC's details are:</p> <p>Financial Industry Disputes Resolution Centre 36 Robinson Road, #15-01 City House, Singapore 068877 Tel: +65 6327 8878 Email: info@fidrec.com.sg Website: www.fidrec.com.sg</p> <p>You need to remember to quote Your policy number in any communication with Us or with FIDReC.</p>

13. Is this policy protected under the 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 **You** 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 **Us** or visit the GIA/LIA or SDIC websites (www.gia.org.sg) or (www.lia.org.sg) or (www.sdic.org.sg).

14. Is there any other critical legal information I should know?

This policy is governed by the laws of the Republic of Singapore. If there is any dispute or disagreement relating to this policy, **We** and **You** agree to submit to the exclusive jurisdiction of the Singapore courts.

This policy is issued based on the information **You** gave **Us** during the application process. It is important that the information is correct, and **You** were truthful and accurate with all of the information **You** provided. **You** should let **Us** know immediately if the information **You** gave **Us** during the application, was inaccurate, misleading, or exaggerated. **You** should also let **Us** know immediately if the information **You** have given **Us** changes after **Your** policy is active.

If any claim from **You** is discovered to be false or fraudulent, **We** have the right to refuse to provide any benefits in relation to the claim, cancel **Your** coverage immediately, and recover any benefits or the value of any benefits received. If any information or data which **You** have disclosed or shared with **Us** is discovered to be false or fraudulent, **We** have the right to cancel **Your** coverage immediately, vary the terms of **Your** coverage, and recover any benefits or the value of any benefits received by **You**.

Important information

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features and does not explain the whole contract. The contents of this product summary may be different from the terms of cover **We** eventually issue.

This is a short-term accident and health policy and **We** are not required to renew this policy.

FWD are not to be held responsible under this policy in any suit, action and/or legal proceedings for damages which may be started by the **Policyowner** or **You** against any provider of medical services and/or Klook activities whether for reasons of negligence, fraud, malpractice or other causes arising from the provider's action or omission in the treatment or examination of **You** or the provision of the Klook activity to **You**.

If the insurance application was applied using a non-English language application form or **You** having referred to any non-English language sales or product information or documents and there is any inconsistency or ambiguity between the English language version and the translated version, the English language version shall prevail.

Definitions:

Any word or phrase appearing in Capitalised Bold within this policy will have the meanings as stated below:

Age refers to age last birthday.

Accident or **Accidental** refers to a sudden, unforeseen and involuntary event. It does not include illnesses, diseases, infections and their treatments.

Accidental Injury refers to any bodily harm caused to **Your** body solely and directly by an **Accident**.

Booking Number refers to the unique number shown on **Your Certificate of Insurance** to identify the Klook activity that is covered under the Klook Accident Cover.

Certificate of Insurance refers to the document issued to **You** that shows important information about **You** and this policy, such as the **Booking Number**, **Your** personal details, **Policy Eligibility Period**, benefits, and premium amount.

Community Hospital refers to any hospital that focuses on sub-acute care or rehabilitation, or is deemed as a community hospital by Singapore's Ministry of Health, or other relevant national laws and regulations.

Eligible Expenses refer to the reasonable and customary charges for **Medically Necessary** treatment or services for an **Accidental Injury**. Reasonable and customary refers to a fee or expense which:

- is actually charged for **Medically Necessary** treatment, supplies or medical services;
- does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred; and
- does not include charges that would not have been made if no insurance existed.

We may adjust benefit(s) payable under this policy for fees or expenses that **We** judge not to be reasonable and customary after comparing with fee schedules used by the government, relevant authorities or recognised medical associations in the location where the fee or expense is incurred.

GST refers to the goods and services tax chargeable under the Goods & Services Tax Act 1993, as may be amended from time to time.

Hospital refers to a medical facility that meets all of the following requirements:

- is licensed as a hospital under the laws of the country where it operates;
- is supervised by a physician and provides 24-hour care by qualified nurses;
- is operated mainly to diagnose and treat injuries or illnesses on an inpatient basis;
- has diagnostics and major surgery facilities; and
- is not primarily a clinic, **Community Hospital**, nursing facility, nursing home, convalescence home, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility, homeopathic facility or hospice-care facility.

Hospital Confinement refers to the period when **You** stay in a **Hospital** as an in-patient for **Medically Necessary** treatment for an **Accidental Injury**. The **Hospital** stay must be for at least 6 continuous hours or the **Hospital** must charge for room and board. **You** cannot leave the **Hospital** before **You** are discharged. **Confinement** ends when the **Hospital** issues its final accounts in preparation for **You** to be discharged from the **Hospital**.

Inpatient Expenses means **Eligible Expenses** during **Your Hospital Confinement** which includes:

- cost of room and hospital meals either at a specialised unit or standard unit;
- cost of prescription drugs;
- surgery related costs;
- cost of related diagnosis; and
- cost of tools/equipment used for treatment charged to patients.

Medically Necessary refers to medical services, procedures or supplies that:

- a **Medical Practitioner** needs to treat an **Accidental Injury**. These services, procedures or supplies are necessary because the patient's medical condition will be adversely affected without them;
- are widely accepted within the medical community in Singapore or the country of treatment as being effective, appropriate, and essential for treating a patient's **Accidental Injury** based on the relevant medical specialty's recognised standards;
- are not considered experimental and/or developmental in nature, or experimental and/or developmental in conventional medicine;
- are not elective, preventive or screening in nature. These services, procedures or supplies are also not given to the patient for personal comfort or convenience, or for him or her to make a profit, or for the treating **Medical Practitioner** and/or medical service provider to make a profit; and
- are charged at fair market rates in **Our** opinion.

Medical Practitioner refers to a person with a medical degree, who is licensed or registered in their country of practice, and has permission from a medical board or equivalent authority to practice western medicine. This person cannot be any of the following people unless **We** agree in writing:

- **You**.
- **Your** family member, business partner, employer, or employee.

Outpatient Expenses means **Eligible Expenses** **You** incurred for:

- treatments by a **Medical Practitioner** at the outpatient or emergency department of a **Hospital** or in the **Medical Practitioner's** clinic; and
- treatments to **Your** sound natural teeth by a **Registered Dentist** at the outpatient or emergency department of a **Hospital** or in the **Registered Dentist's** clinic.

Permanent or **Permanently** means lasting for 180 days from the date of the **Accidental Injury** and at the end of that period being beyond any reasonable hope of improvement.

Permanent and Total Loss of Sight in Both Eyes means the entire and irrevocable loss of sight **Permanently** as certified by an ophthalmologist.

Permanent and Total Loss of Speech means **Permanent**, irrecoverable and irreversible total loss of the ability to speak due to physical damage to the vocal chords as certified by an Ear, Nose and Throat (ENT) specialist. All psychiatric causes are excluded.

Permanent and Total Loss of Hearing means **Permanent**, irrecoverable and irreversible loss of hearing for all sounds (the loss of at least 80 decibels in all frequencies of hearing) as certified by an Ear, Nose and Throat (ENT) specialist through audiometric and sound-threshold tests.

Permanent and Total Loss of Use of 2 or More Limbs means the total and **Permanent** loss of functional use of any two of the following, which had not lost their function before the **Accident**:

- left hand or arm
- right hand or arm
- left leg or foot
- right leg or foot.

Policy Eligibility Period refers to the period during which **Your** Klook ticket must be utilised for **Your** coverage to be effective during the corresponding Klook activity. The **Policy Eligibility Period** is only applicable to open-dated Klook tickets and is stated on **Your Certificate of Insurance**.

Registered Dentist refers to a person qualified by degree in dentistry and legally authorised in the geographical area of his/her practice to render dental services. This person cannot be any of the following people unless **We** agree in writing:

- **You**.
- **Your** family member, business partner, employer, or employee.

Totally and Permanently Disabled means that **You** require physical assistance of another person for at least 180 days in a row, and **You** are totally and permanently unable to perform at least 3 of the 6 Activities of Daily Living without someone's assistance. Activities of Daily Living are:

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring – the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility – the ability to move indoors from room to room on level surfaces;
- Toileting – the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; and
- Feeding – the ability to feed oneself once food has been prepared and made available.

You or **Your** refers to an insured member who has opted to be covered under the Klook Accident Cover underwritten by FWD Singapore when purchasing a Klook activity.

Policyowner refers to Granada Protect Pte. Ltd., a subsidiary of Klook Travel Technology Pte. Ltd., as the owner of this policy.

We, Our or **Us** or **FWD** refers to FWD Singapore Pte. Ltd., the issuer of this policy.