

Phillip Protect Personal Accident Plan

IMPORTANT NOTICE

- 1) STATEMENT Pursuant to Section 25(5) of the Insurance Act – We would remind you that you must fully and faithfully declare to us the facts you know or ought to know otherwise you may receive nothing from your Policy.
- 2) Please examine this Policy and the Certificate of Insurance and if they do not meet your requirements, kindly return them to the office of issuance.

Whereas the Insured Person by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to **ECICS Limited** (hereinafter called “the Company”) for the insurance hereinafter contained (the “Policy”) and has paid or agreed to pay the Premium as consideration for such insurance.

Now this policy witnessed that in respect of events occurring during the **Period of Insurance** and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the “Terms” of this Policy), the Company will indemnify the Insured in the manner and to the extent hereinafter provided.

It is important that this policy document together with any amendments or endorsements issued from time to time are read together to avoid any misunderstanding.

This document is **Your** Personal Accident Insurance Policy where **You** can find the details of the terms and conditions of the **Policy** which **You** have bought, including its benefits and exclusions. A **Certificate of Insurance** listing the maximum **Limit You** can claim from each benefit must be issued to **You** with this **Policy**.

1. **The Policy, the Certificate of Insurance**, memoranda and/or endorsement(s) (if any) will form the contract of insurance which is exclusively between **You** and **the Company**.
2. In return for the payment of the full and correct premium, **the Company** will subject to the terms and conditions of the **Policy** provide the cover shown in the **Certificate of Insurance** for any covered event occurring during the **Period of Insurance** which is stated there, as long as cover has started and has not been terminated or cancelled.
3. Cover is only provided for certain events which occur to the **Insured Person**.
4. **Insured Person’s** whose name is stated in the **Certificate of Insurance**, subject to the terms and conditions of the **Policy**.
5. The information **You** or the **Insured Person** have provided at the time of **Your** application shall form the basis of the contract of insurance between **You** and the **Company**.
6. Please carefully examine and check the information that **You** or the **Insured Person** have provided to **the Company** at the time of **Your** application, to ensure that it is full correct and to the best of **Your** knowledge, otherwise **the Company** may consider the **Policy** as never having been issued in which case no benefits are payable.
7. Please take the time to carefully read **Your Policy**, including the **Certificate of Insurance** and memoranda or endorsement(s) (if any) to ensure that it suits **Your** needs and (where applicable) the needs of any other **Insured Person**.
8. **The Policy** shall be governed by the laws of the Republic of Singapore and disputes arising under it are subject to the jurisdiction of the Republic of Singapore.
9. A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B, 2002 edition) to enforce any of its terms.
10. **We** will not accept or be affected by notice of any trust, assignment or the like which relates to the **Policy**.

Definitions

The following definitions are applicable when the relevant word or words and their derivatives appear in bold in the **Policy**.

Accident, Accidental and Accidentally shall be understood to refer to a sudden, unintended, fortuitous and unforeseen event or occurrence which took place in the Republic of Singapore or anywhere in the World.

Accidental Death and “**Death** shall mean death which is solely and directly caused by way of involuntary, violent, external and visible means in an or as a result of an **Accident**, and the death occurs independently of any other cause. It must be certified in writing by a duly qualified **Medical Practitioner**.

Age Requirements is a term which applies to the **Insured Person** where he or she must be eighteen (18) to sixty-five (65) years old as at the time of the application for the **Policy**. The policy is renewable up to seven (70) years old and will expire thereafter.

Age shall mean the age as at the previous birthday.

Certificate of Insurance shall mean the policy document listing the details of the **Insured Person** and eligible coverage as attached hereto.

Eligible Persons shall mean Singapore Citizen, Singapore Permanent Resident or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or issued by the Singapore Ministry of Manpower, and who is residing in Singapore.

Resident of Singapore shall mean someone who is Permanently Residing in Singapore

Insured Person shall mean the policyholder whose name appears in the **Certificate of Insurance**.

Limit and Limits shall mean the maximum amount payable by the **Company** under the applicable benefit in respect of the aggregate of all covered events which occur to an **Insured Person** during the **Period of Insurance**.

Loss of Limb shall mean the following:

- (a) In the case of loss of an arm: the complete total irrecoverable and permanent loss of use of an arm at or above the elbow or (where appropriate) the loss of an arm by complete total and irrecoverable physical severance at or above the elbow, as certified in writing by a duly qualified and competent **Medical Practitioner**.
- (b) In the case of loss of a leg: the complete total irrecoverable and permanent loss of use of a leg at or above the knee or (where appropriate) the loss of a leg by complete total and irrecoverable physical severance at or above the knee, as certified in writing by a duly qualified and competent **Medical Practitioner**.

Loss of Sight shall mean the total and irrecoverable loss of all and any form of sight of the eye rendering the **Insured Person** absolutely and totally blind in that eye beyond the hope of any improvement by surgical or other **Medical Treatment**, as certified in writing by a duly qualified and competent **Medical Practitioner**.

Medical Practitioner shall mean (in the context of the particular **Injury** which the **Insured Person** has suffered) a person legally licensed and duly qualified and competent to practise western medicine and provide medical and (where applicable) surgical treatment for the relevant type of **Injury** in the geographical area of his or her practice, other than an **Insured Person**, **Close Relative** of an **Insured Person** and an employee of an **Insured Person**.

Medical Treatment shall be taken to include all forms of treatment including but not limited to treatment by a registered doctor, nurse, paramedic, physiotherapist, chiropractor or traditional medical practitioner whether or not such persons are competent legally licensed or duly qualified and even if the person is the **Insured Person** or a relative of the **Insured Person**.

Period of Insurance shall mean the period of coverage as stated in the **Certificate of Insurance**.

Permanent shall mean lasting for a continuous period of twelve (12) months or more at the end of which there is no hope of improvement, as certified in writing by a **Medical Practitioner** duly qualified and competent to provide treatment and advice for the relevant type of **Injury**.

Permanent Disablement shall mean a state of **Permanent** incapacity caused by an **Accidental Injury** which falls within the Table of Benefits found in Section 1 of the **Policy**, and which impairs the ability to perform any activity that the **Insured Person** was able to perform before the **Accident**. It must be certified in writing by a **Medical Practitioner** as having lasted for a continuous period of twelve (12) months or more at the end of which there is no hope of improvement or recovery.

Policy and shall mean the Policy contract, any memorandum or endorsements, as attached or issued.



Pre-Existing Condition shall mean any **Illness** or **Sickness** or other medical condition symptoms or impairments (including but not limited to congenital abnormalities and hereditary conditions or disorders) that existed prior to the **Period of Insurance** and to which any of the following applies:

- (a) treatment medication advice or diagnosis has been sought or received; and
- (b) the **Insured Person** was aware of the pre-existing condition, or ought to have been aware of it.

Proposal is the signed proposal and declaration and any additional information supplied to **the Company** by or on behalf of the **Insured Person**.

The Company/We/Us shall mean **ECICS Limited**.

You or **Your** and its derivatives shall refer to the **Insured Person**.

Policy Benefit

Accidental Death & Permanent Disablement

If the **Insured Person** sustains an **Injury** from an **Accident** which occurred during the **Period of Insurance** and the **Injury** results in one of the items listed in the Table of Benefits below within three hundred and sixty-five (365) days from the date of the **Accident**, **the Company** will in accordance with the Table of Benefits below pay the **Insured Person** or the estate of the **Insured Person** (as the case may be) the corresponding sum insured subject to all of the following:

- i. Compensation shall be payable under only one of the items 1 to 6 of the Scale of Compensation below in respect of any one occurrence and the total liability of the Company shall not in the aggregate exceed \$100,000 during any one **Period of Insurance**;
- ii. The **Insured Person** is within the **Age Requirements**;
- iii. The **Permanent Disablement** must fall within the exact description found in the Table of Benefits below;
- iv. The **Permanent Disablement** must persist for a continuous period of twelve (12) months or longer at the end of which there is no hope of improvement, as certified in writing by a **Medical Practitioner**.

Table of Benefits:

	Description	Sum Insured
1.	Death	\$100,000
2.	Total and irrecoverable Loss of Sight in both eyes	\$100,000
3.	Total Loss of Limb by physical severance at or above the wrist or ankle of: a. both hands or both feet; and b. one hand together with one foot.	\$100,000
4.	Total Loss of Limb by physical severance at or above the wrist or ankle of: a. one hand or one foot; and b. total and irrecoverable Loss of Sight in one eye.	\$100,000
5.	Total and irrecoverable Loss of Sight in one eye	\$50,000
6.	Total Loss of Limb by physical severance at or above the wrist or ankle of one hand or one foot.	\$50,000

Policy Extensions

This **Policy** shall extend to cover the following subject to the terms and conditions of the **Policy**:

Full-Time National Service – If the **Insured Person** is required to serve Full-Time National Service on or after the commencement of the **Period of Insurance**, the **Policy** extends to cover the **Insured Person** once he is officially off-duty or he has officially signed off from army camp. However, anything or activities relating to or in connection with or arising directly or indirectly from full-time National Service are excluded from the **Policy**.

Reservist Training – This **Policy** covers the **Insured Person** for **Accidental Death** or **Permanent Disablement** sustained whilst on part-time National Service as a NS Man / Reservist in the Navy, Army, Air Force, Civil Defence or Police Force, provided that **the Company** shall not be liable to pay benefit for any **Death** or **Disablement** occurring whilst the **Insured Person** is taking part in or is present at any military, naval or air force operation during actual warfare or any insurrection or any expedition or operation of a war-like character either as combatant or non-combatant.

Riot, Strike, Civil Commotion, Hijack, Murder and Assault – If the **Insured Person** suffers **Accidental Death** or **Permanent Disablement** caused by Riot, Strike, Civil Commotion, Hijack, Murder and Assault, **the Company** will pay to the **Insured Person** the amount appropriate to the Benefits under the **Policy**, provided that such **Accidental Death** or **Permanent Disablement** does not arise out of or in connection with the **Insured Person's** participation, collaboration or provocation of such act. For the purpose of this Extension, Hijack shall mean any seizure, or exercise of control by force or violence or by threat of force or violence and with wrongful intent, of an aircraft or other conveyance in which the **Insured Person** is travelling as a passenger.

Exclusions Applicable to all Sections

1. This **Policy** does not apply where the **Insured Person** has been residing outside of Singapore for more than a hundred and eighty-two (182) consecutive days at any one time during the **Period of Insurance**.
2. This **Policy** does not cover any claims due to or arising from or in connection with (whether directly or indirectly or fully or partially):
 - a. Any loss arising from mental, moral, or emotional disorder including but not limited to stress, anxiety, depression, nervous or psychiatric condition.
 - b. Sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications.
 - c. Any loss arising from treatment or operation undertaken as a preventive measure e.g. vaccination, circumcision, inoculations and the like.
 - d. Provoked assault, intoxication, drugs abuse, insanity, or the use of alcohol or drugs not prescribed by a **Medical Practitioner**.
 - e. Any **Pre-Existing Condition** and its related consequences (including but not limited to expenses incurred for continuing treatment of the **Pre-Existing Condition**, including medication and surgical procedure).

- f. Any activities related to any land, air or sea other than as a fare-paying passenger of a properly licensed land, sea or air-craft being operated by a licensed commercial land, sea or air carrier and not for the purpose of any trade or technical operation in or on the Transport or where such Transport is chartered transportation or part of a tour or private arrangement.
 - g. Climbing, mountaineering, racing or motor rallies, speed testing, speed contest, underwater activities involving the use of underwater breathing apparatus (including but not limited to diving), martial arts, parachuting and other extreme sports which involve one of the following elements of speed, height, a high level of physical exertion or specialized gear.
 - h. Participation in professional sports.
 - i. Any engagement or involvement in active or reservist uniformed services including fire service department, police, naval, military or air force service or operations.
 - j. Intentional self-injury, suicide or attempted suicide while sane or insane, wilful exposure to danger except in an attempt to save human life.
 - k. Nuclear risks.
 - l. Seepage, pollution or contamination.
 - m. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - n. Any acts of terrorism.
 - o. Any radiation or contamination whatsoever from any nuclear or radioactive matter.
 - p. Asbestos.
 - q. The **Insured Person** failing to take reasonable precautions and efforts to avoid **Accidental Injury** or the contraction of a **Communicable Disease**, or to generally minimize claims under the **Policy**.
 - r. All and any medical conditions directly or indirectly arising from or connected whether partially or in full to **Medical Treatment**, even if such treatment was given or received directly or indirectly or as a result of the **Injury**.
 - s. Any loss arising from cosmetic (aesthetic), plastic or reconstructive surgery/treatment, or any treatment which relates to or is needed because of previous cosmetic treatment.
 - t. Any loss arising from pregnancy, miscarriage (except if miscarriage is caused by an **Accident** provided under this **Policy**), abortion, childbirth, sterilisation, contraception as well as treatment for infertility.
 - u. Any congenital anomalies or physical impairment.
- 3 The **Insured Person** is engaging in the following occupations or activities:
- a. Pilots, air crew or any occupation involving aviation activities;
 - b. Full-time military personnel;
 - c. Police force personnel;
 - d. Fire fighters;
 - e. Construction / un-skilled workers;
 - f. Ship crew or workers on board vessels, oil & gas rig workers, off-shore workers, stevedores, ship breakers;
 - g. Welding;
 - h. Professional team sports;
 - i. Work involving height (exceeding 30 feet above ground or floor level);
 - j. Underground works;
 - k. Handling of hazardous chemicals and electricity;
 - l. Use of wood-working tools and machineries;
 - m. Professional divers and jockeys; and
 - n. Crane Operators.

4. Cyber Exclusion Clause

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, this insurance excludes any:

- a) Cyber Loss;
- b) Loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

Regardless of any other cause or event contributing concurrently or in any other sequence thereto.

If the Insured allege that by reason of this exclusion any loss, damage, liability, claim, cost or expense sustained by the Insured is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.

Definitions

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- 1) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- 2) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means:

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

5. Radioactive Exclusion Clause

This insurance does not cover loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a) Ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- b) Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- c) Any weapon or other device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

6. Nuclear Energy Risks Exclusion Clause (Insurance) (1994) (Worldwide Excluding USA and Canada)

This Policy shall not apply to the following:

- a) Nuclear energy risks in accordance with the Nuclear Energy Risks Exclusion Clause NMA 1975a; and
- b) Any other liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss, save where such liability, loss, cost or expense arises under insurances or reinsurances expressly exempted from NMA 1975a in respect of which the Company has specifically granted cover.

7. Communicable Disease Exclusion (Casualty Insurance)

Notwithstanding any provision to the contrary within this insurance, this insurance excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount incurred by or accruing to the Insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

General Conditions

1. Claims Notification

You will notify **the Company** of any incident that may give rise to a claim under the **Policy** within three (3) days of such incident and submit the claim within 14 days of the happening of any accident. If **You** do not do so, **the Company** has no liability to make any payment under the **Policy**. Before **the Company** is liable to make payment under the **Policy**, **You** must within reasonable time send all relevant documents or evidence required by **the Company** to support any claim, including furnishing medical proof of disablement as and when requested by **the Company**.

2. Payment

As the **Policy** is a contract between **the Company** and **You**, all payments made under the **Policy** may be made to the **Insured Person** if he or she is alive or to the estate of the **Insured Person**, if he or she is deceased. Such payment shall constitute full release and discharge to **the Company**.

3. Interest

The benefits payable are non-interest bearing.

4. Subrogation

You or **the Insured Person** are taken to agree that **the Company** may at its own expense do anything necessary or reasonably required by **the Company** for the purpose of enforcing any rights on **Your** behalf or on behalf of the **Insured Person**, including but not limited to obtaining remedies relief or indemnity against any other party.

5. Limitation/Mediation or Arbitration

All disputes arising out of the **Policy** shall be resolved in the following manner before pursuing a legal action in the courts.

- a. Parties may refer any dispute arising from the **Policy** to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) if the dispute involves an amount of up to S\$100,000/-. If the dispute arising under the **Policy** involves an amount which is higher than S\$100,000/-, parties may refer the dispute to the Singapore Mediation Centre. Parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached.
- b. If any dispute arising from the **Policy** is not referred to mediation, the dispute shall be referred to arbitration in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (SIAC) for the time being in force.
- c. **The Company** shall not be liable for any claims after twelve (12) months from the happening of the event giving rise to a claim under the **Policy**, unless the claim is the made the subject of mediation arbitration or legal action in the courts. If the claim is not made the subject of mediation arbitration or legal action after twelve (12) months from the happening of the event giving rise to a claim under the **Policy**, all rights under the **Policy** are forfeited.

6. Mode of Communication

The Company will send any correspondence to **You** based on **Your** latest contact details known to **the Company** and any proof of sending will be deemed as receipt by **You**.

Every notice and other communication to **the Company** required under the **Policy** must be made in writing and must be delivered to the following address:

ECICS Limited
10 Eunos Road 8
Singapore Post Centre,
#09-04A Singapore 408600

7. Renewal of Your Policy

If either party wishes not to renew the **Policy** at the end of any **Period of Insurance**, notice of cancellation must be given in accordance with **the Company's** Cancellation of Policy condition. If no such notice has been given by either party, **Your Policy** will be renewed automatically for one (1) year from the **Renewal Date** upon **Your** payment of the premium due on each **Renewal Date**.

8. Automatic Cancellation Clause

Cover under **Your Policy** will cancel automatically:

- (a) upon any payout under the Table of Benefits ; or if the **Insured Person** cease to be a **Resident of Singapore**;
- (b) when the **Insured Person** exceeds the **Age Requirements**; or
- (c) upon **Insured Person's** death.

This will be confirmed in writing. Thereafter, **Your Policy** will not be renewed.

9. Compensation Limit

The **Insured Person** is entitled to purchase and be covered under one **Policy**. The maximum sum insured payable is as reflected in the **Certificate of Insurance**.

10. Personal Data Protection

You and any **Insured Person(s)** are deemed to give consent and authorisation to **the Company** to collect, use, disclose, and/or process personal data or information supplied to **the Company** without further notification to **You** confidentially with **the Company's** affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with **the Company**, customer services and to allow **the Company** and/or **the Company's** business partners to perform marketing and related activities, until **the Company** receives written instruction to the contrary. Upon written request, **the Company** shall, without charge, cease to use **Your** personal information or those of any **Insured Person(s)** for purposes other than those directly related to **Your Policy**. A copy of the Personal Data Protection Policy can be found at www.ecics.com.sg/contact-us.html#/personal-data-protection and **You** and any **Insured Person(s)** are deemed to have read the same.

11. 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 **Your 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 visit our website www.ECICS.com.sg/FAQ or the General Insurance Association of Singapore or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

12. Changes In Circumstances

If there is any change in circumstances during the **Period of Insurance** affecting the risk, **You** must give **the Company** immediate written notice and pay extra premium that **the Company** may require. In particular, **You** must notify **the Company** of any changes in occupation or Country of Residence of any **Insured Person**. If **You** do not provide this information to **the Company**, **the Company** may reduce the amount payable for any claim under this **Policy**; or refuse to pay any claim that may arise; or cancel **Your Policy** from inception.

13. Contract Termination in Certain Events

The Company is not liable to indemnify or pay for any claims due to or arising from or in connection with, whether directly or indirectly, any of the following:

- Any acts of fraud or dishonesty or criminal acts that are committed by **You** or the **Insured Person**.
- The event giving rise to a claim under the **Policy** arose from or is in any way connected to any illegal acts.
- The event giving rise to any claim under the **Policy** arose from any intentional act or wilful negligence due to **You** or the **Insured Person**
- Any false declaration has been made in support of a claim by **You** or the **Insured Person**.

Where any of the above has taken place, the **Policy** will be deemed to be voided from inception as though cover had not commenced. There will not be any refund of any premium paid.

14. Sanctions

This contract shall not be deemed to provide cover and **the Company** shall not be liable to pay any claims hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **the Company** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction applicable to **the Company**.

15. Condition Precedent

In respect of the risk insured by the **Policy**, if **You** or any **Insured Person** have ever had any other insurance policy terminated or fail to commence during the last twelve (12) months from the time of application of the **Policy**, and this partly or fully happened because of a breach of any premium payment term in that insurance policy, then it is agreed that the **Policy** is not valid as if it had never been issued.

If it has been declared that **You** or any **Insured Person** have breached any premium payment term in respect of any other policy taken up in the last twelve (12) months from the time of application of the **Policy**, it is agreed that the **Policy** is not valid as if it had never been issued unless all outstanding premium owing to the previous insurer is paid and a copy of the written confirmation from the previous insurer to this effect is provided to **the Company**.

16. Cancellation of Policy

- (i) **The Company** may cancel the **Policy** at any time by sending a written notice of seven (7) working days to **You**.
- (ii) **You** can cancel the **Policy** by sending a written notice to **the Company**. However, no premium will be refunded.