



MASTER POLICY WORDINGS
**GROUP PERSONAL ACCIDENT-
RIDE PROTECTOR**

IMPORTANT NOTICE

In accordance with Section 23(5) of the Insurance Act 1966, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

GENERAL TERMS

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract. The Policy is to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
2. We shall provide the respective Insurance in the terms set out in this Policy, provided that You or Insured Person(s) pay the premium in full and We agree to accept it.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You or the Insured Person(s) may not be able to claim under this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.
6. The owner of the Policy is Geolah Pte. Ltd. (Company Registration No. 202216511H) Master Policy Number: P0001187.

ELIGIBILITY

To be eligible under this Policy:

- a) The Insured Person(s) named in the Schedule must be a Geolah Passenger and Geolah Driver (if applicable).
- b) The Insured Person(s) and/or Policyholder should not be from any excluded countries in the [Sanctioned Countries List](#).

PAYMENT BEFORE COVER WARRANTY

1. The premium due must be paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
 - (a) A credit or debit card transaction for the premium is approved by the issuing bank;
 - (b) A payment through an electronic medium including the internet is approved by the relevant party;
 - (c) A credit in favour of the Insurer or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the Insurer (or to the intermediary through whom this Policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

PREMIUM PAYMENT WARRANTY (APPLICABLE TO CORPORATE POLICYHOLDERS ONLY)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this policy was effected) within sixty (60) days of the inception date of the coverage under the Policy, renewal certificate or cover note.
2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the sixty (60)-day period referred to above, then:
 - (a) the cover under the Policy, renewal certificate or cover note is automatically terminated immediately after the expiry of the said sixty (60)-day period;
 - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60)-day period; and
 - (c) We shall be entitled to a pro rata time on risk premium subject to a minimum of S\$25 (before GST).
3. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

GENERAL DEFINITIONS

Accident / Accidental means an unforeseen event of violent, external and visible nature, occurring during the Car Ride, which results in Bodily Injury or death.

Benefit means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

Bodily Injury means physical bodily injury sustained by an Insured Person(s) during the Car Ride and is caused by an Accident solely and independently of any other causes within fifty-two (52) weeks from the date of such Accident.

Car Ride means a fare paying car ride booked via Geolah Booking App, commencing from the designated pick up location until the destination location.

Effective Date of Insurance means the commencement date of insurance as specified on the Schedule.

Endorsement means written evidence of an agreed change to this Policy.

Geolah Booking App means the mobile phone booking application owned by Geolah

Geolah Driver(s) means person(s) who are registered as a driver with Geolah Pte. Ltd and accepted a Car Ride booking from Geolah Passenger(s) via the Geolah Booking App.

Geolah Passenger(s) means person(s) travelling in the car ride booked via Geolah Booking App.

Insured Person(s) means the Geolah Passenger and Geolah Driver(s) (if applicable) declared to us in the list of Car Rides whom We provide the coverage for. The Insured Person(s) does not have any rights to the Policy, unless he is also the Policyholder.

Loss of Speech or Hearing means total and irrecoverable loss of speech or hearing which is beyond remedy by surgical or other treatment.

Loss of Sight means physical loss of an eye or permanent and total loss of sight, which shall be considered as having occurred:

- a) in both eyes if so certified by a registered fully qualified ophthalmic specialist. However, We reserve the right to seek a second opinion; or
- b) in one (1) eye if the degree of sight remaining after correction is 1/60 or less on the Snellen Scale (that is seeing at one (1) foot what a person should see at sixty (60) feet). However, We reserve the right to seek a second opinion.

Loss of Hand means:

- a) amputation of an entire hand or all four fingers and thumb from where they join the palm of the hand; or
- b) total and permanent loss of use of an entire hand or all four fingers and thumb.

Loss of Leg means:

- a) amputation of a foot (at or above the ankle); or
- b) total and permanent loss of use of a foot.

Loss of Limb means loss or physical separation of a hand at/or above the wrist or a foot at/or above the ankle and shall include total and irrecoverable loss of use of hand, arm or leg.

Medical Practitioner means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide

medical or surgical services within the scope of their license and training. This cannot be a family member or relative, business partner, employer, employee or agent related to the Insured Person(s).

Opt-In Plan means the optional plan that the Insured Person may purchase via the Geolah Booking App before a Car Ride, which will provide the Insured Person with the Benefits set out in the table of Benefits for Opt-In Plan, provided additional premium is paid by the Insured Person.

Period of Insurance means the period starting from the Effective Date of Insurance during which the coverage under this Policy is effective.

Permanent Disablement means one of the items of disability listed in the scale of compensation under Section 2, and which was caused only by an Accident, as long as:

- a) the disability lasts for twelve (12) months consecutively from the date of the Accident; and
- b) our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

Policyholder refers to **Geolah Pte. Ltd. (Company Registration No. 202216511H)**, the owner of this policy named in the Schedule.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

- (i) Subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this policy; or
- (ii) Who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Schedule means the information page that contains the details of the Policyholder, Insured Person(s), Benefit, Premium and Period of Insurance attached to this Policy.

Sponsored Plan means the plan sponsored by the Policyholder (with premiums paid by the Policyholder) for the benefit of the Insured Person(s).

Us / We / Our means **Etiqua Insurance Pte. Ltd. (Company Reg. No. 201331905K)**.

You / Your means the Policyholder named in the Schedule.

BENEFITS FOR SPONSORED PLAN

Table of Benefits for Sponsored Plan		
Benefits	Per Geolah Passenger (up to the seating capacity only)	Geolah Driver (if applicable)
Section 1 – Accidental Death	\$10,000	\$20,000
Section 2 – Permanent Disablement due to Accident	Up to \$10,000	Up to \$20,000

Section 1 – Accidental Death

We shall pay the Benefit Amount in accordance to the table of Benefits for Sponsored Plan if during a Car Ride, the Insured Person(s) sustains Bodily Injury which results in Accidental death within fifty-two (52) weeks from the date of Accident.

We will not pay for the Benefit under Section 1 of the Benefits for Sponsored Plan if We have already done so under Section 2 of the Benefits for Sponsored Plan.

Section 2 – Permanent Disablement due to Accident

If during the Car Ride, the Insured Person(s) sustains Bodily Injury which results in Permanent Disablement within fifty-two (52) weeks from the date of Accident, We shall pay the Insured Person(s) up to the maximum limits as specified under Section 2 of the table of Benefits for Sponsored Plan using the scale of compensation table as shown below.

Scale of Compensation

No	Description of Disablement	Percentage of Benefit Amount as shown under Section 2 in the table of benefits for Sponsored Plan
1	Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	100%
2	Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination of these	100%
3	Permanent Total Loss of speech	100%
4	Permanent Total Loss of hearing in both ears	100%
5	Permanent Total Loss of sight of one eye or use of one limb	50%
6	Permanent Total Loss of hearing in one ear	20%
7	Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	15%
8	Permanent Total Loss of use or loss by amputation of:	
i)	One thumb	15%
ii)	One forefinger	10%
iii)	Any other finger or one big toe	5%
iv)	Any other toe	2%

Conditions Applicable to Section 2 of the Benefits of Sponsored Plan:

- 1) If Benefit is claimed for:
 - a) Permanent total loss or loss of use of a limb, then no Benefit Amount shall be paid for the loss of parts of that limb.
 - b) Permanent loss of use of parts of a limb, then the total amount payable shall not exceed the Benefit Amount payable for permanent total loss of that limb.
- 2) If Benefit is claimed for more than one form of Permanent Disablement sustained in any one (1) Accident, then the total amount payable shall not exceed the Benefit Amount payable for Permanent Total Paralysis or injuries resulting in being permanently bedridden.
- 3) Before We pay any benefits under Section 2 of the Benefits of Sponsored Plan, Permanent Disablement shall have lasted fifty-two (52) weeks from the date of the Accident and have been proven to be permanent and without expectation of recovery.
- 4) Permanent Disablement Benefits shall not be payable in the event of Accidental death in connection with the same Accident.
- 5) If total amount of Benefit has been paid under Section 1 or Section 2 (1) to (4) of the Benefits of Sponsored Plan, this Policy shall therefore cease to apply to the Insured Person(s) on whom the claim was paid.

The limit / sub-limit stated in Section 2 of the Benefits of Sponsored Plan for each item is applicable to any one (1) Accident.

BENEFITS FOR OPT-IN PLAN

In consideration of an additional premium paid by the Geolah Passenger for the Opt-In Plan, the Insured Person(s) will enjoy the additional benefits as stated in the Table of Benefits for Opt-In Plan.

Table of Benefits for Opt-In Plan	
Benefits	Per Geolah Passenger (up to the seating capacity only)
Section 1 – Accidental Death	\$40,000
Section 2 – Permanent Disablement due to Accident	Up to \$40,000

Section 1 – Accidental Death

We shall pay the Benefit Amount in accordance to the table of Benefits for Opt-In Plan if during a Car Ride, the Insured Person(s) sustains Bodily Injury which results in Accidental death within fifty-two (52) weeks from the date of Accident.

We will not pay for the Benefit under Section 1 of the Benefits for Opt-In Plan if We have already done so under Section 2 of the Benefits for Opt-In Plan.

Section 2 – Permanent Disablement due to Accident

If during the Car Ride, the Insured Person(s) sustains Bodily Injury which results in Permanent Disablement within fifty-two (52) weeks from the date of Accident, We shall pay the Insured Person(s) up to the maximum limits as specified under Section 2 of the table of Benefits for Opt-In Plan using the scale of compensation table as shown below.

Scale of Compensation

No	Description of Disablement	Percentage of Benefit Amount as shown under Section 2 in the table of Benefits for Opt-In Plan
1	Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	100%
2	Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination of these	100%
3	Permanent Total Loss of speech	100%
4	Permanent Total Loss of hearing in both ears	100%
5	Permanent Total Loss of sight of one eye or use of one limb	50%
6	Permanent Total Loss of hearing in one ear	20%
7	Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	15%
8	Permanent Total Loss of use or loss by amputation of:	
i)	One thumb	15%
ii)	One forefinger	10%
iii)	Any other finger or one big toe	5%
iv)	Any other toe	2%

Conditions Applicable to Section 2 of the Benefits for Opt-In Plan:

- 1) If Benefit is claimed for:
 - a) Permanent total loss or loss of use of a limb, then no Benefit Amount shall be paid for the loss of parts of that limb.
 - b) Permanent loss of use of parts of a limb, then the total amount payable shall not exceed the Benefit Amount payable for permanent total loss of that limb.
- 2) If Benefit is claimed for more than one form of Permanent Disablement sustained in any one (1) Accident, then the total amount payable shall not exceed the Benefit Amount payable for Permanent Total Paralysis or injuries resulting in being permanently bedridden.
- 3) Before We pay any benefits under Section 2 of the Benefits for Opt-In Plan, Permanent Disablement shall have lasted fifty-two (52) weeks from the date of the Accident and have been proven to be permanent and without expectation of recovery.
- 4) Permanent Disablement Benefits shall not be payable in the event of Accidental death in connection with the same Accident.
- 5) If total amount of Benefit has been paid under Section 1 or Section 2 (1) to (4) of the Benefits for Opt-In Plan, this Policy shall therefore cease to apply to the Insured Person(s) on whom the claim was paid.

The limit / sub-limit stated in Section 2 of the Benefits for Opt-In Plan for each item is applicable to any one (1) Accident.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We shall not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

1. Car Ride with passengers above the seating capacity of the vehicle; or
2. any pre-existing physical defect or infirmity, pregnancy, childbirth, abortion, miscarriage or any complication thereof; or
3. any medical or physical conditions arising within the first seven (7) days of the Effective Date of Insurance or reinstatement date of the Policy, whichever is later, except for Accidental injuries; or
4. any treatment or surgical operation for congenital conditions; or
5. any condition which is or results from erectile dysfunction and tests or treatment related to impotence or sterilization; or
6. any wilful or intentional acts of the Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury; or
7. any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
8. any condition, which is or results from or a complication of infection with Human Deficiency Syndrome (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), and AIDS Related Complications (ARC), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC; or
9. mental and nervous disorders, including but not limited to insanity; or
10. any condition which is or results from a complication of venereal disease; or
11. all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a) asbestos, or
 - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos; or
12. war, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
13. ionizing radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. Aggregate Limit

The maximum limit per year for this Master Policy (both Sponsored and Opt-In Plans) will be \$2,500,000.

2. Geographical Coverage

Singapore only.

3. Free Look Period

You have fourteen (14) days from the date You receive this Policy to examine the terms and conditions of the Policy and may cancel the Policy within the foregoing 14-day period by written request to Us in which case premiums paid will be refunded, if a claim has not been made under the Policy. If the Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Where the Policy is so cancelled, We will have no liability whatsoever under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting the Policy. This provision is not applicable to any policies with Period of Insurance of less than a year and renewals.

4. Changes in Policy

No change in this Policy, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement. We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) days prior notice in writing by email in Our records.

5. Reasonable Care

The Insured Person(s) shall act in a prudent manner to prevent loss, damage, Accident, Bodily Injury and exercise reasonable care for the safety and supervision of His property as if uninsured.

6. Misrepresentation/Fraud

If the proposal or declaration from the Policyholder or Insured Person(s) is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.

7. Payment of Benefit

Any benefit payable under this Policy shall be paid to the Insured Person(s), the Insured Person(s)' nominated beneficiary, if any, as stated in the Schedule or otherwise to the Policyholder). Any receipt by the Insured Person(s), His nominated beneficiary or His estate of any Benefit payable under this Policy shall in all cases be deemed final and a complete discharge of all of Our liabilities in respect of such Benefit.

8. Portfolio Withdrawal Condition

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. You shall be notified of cancellation of the portfolio as a whole via written notice to You at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.

9. Claims Procedures

- a) All claims and relevant supporting documents must be given to Us as soon as possible but not later than fourteen (14) days after any event which may entitle the Insured Person(s) to claim under this Policy.
- b) Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at His own expense.
- c) Any medical examination required by Us to verify the claim shall be at Our expense.

10. Incomplete Claims

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

11. Other Insurance

No person shall be covered under more than one such identical insurance Policy issued by Etiqa Insurance Pte. Ltd. In the event the Insured Person(s) is covered under more than one such Policy, We shall consider the Insured Person(s) to be insured under the Policy which provides the greatest amount of Benefit, or where the benefits provided under each such Policy are identical, the Policy that was issued first and We shall refund any duplicated premium payment which may have been made by You / the Insured Person(s) on Your / His behalf.

12. Interest & Currency

No amount payable under this Policy shall be subject to any interest. Premium and benefits payable under this policy shall be in Singapore Dollars (SGD).

13. Governing Law

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

14. Notice of Trust or Assignment

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

15. Rights of Third Parties

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of its terms.

16. Right Of Recovery

We reserve the right to recover against the Insured Person(s) or His legal representative(s) for the full sum which We have paid on the Insured Person(s)'s behalf but for which this Policy is not responsible.

17. Subrogation

If We shall become liable for any payment under this Insurance, We shall be subrogated to the extent of such payment to all the Insured Person(s)'s right and remedies against any party and shall be entitled at Our own expense to sue in the Insured Person(s)'s name. The Insured Person(s) shall give or cause to be given to Us all such assistance in His power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all document necessary to enable Us to effectively bring suit in His name.

18. Cancellation of Policy

- a) Cancellation by Policyholder
You can cancel your Policy by giving Us at least thirty (30) days' prior written notice in writing.

You shall not be allowed to reinstate the Policy unless agreed by Us.

No refund of premium will be made if:

- i. You cancel the Policy in less than thirty (30) days: or
 - ii. the Period of Insurance/ Car Ride has commenced; or
 - iii. declaration of Car Ride has been submitted to us; or
 - iv. any claims is made under the Policy.
- b) Cancellation by Us
We may cancel the Policy by giving you at least seven (7) days' prior written notice in writing to your address on file.
- c) Automatic Cancellation
The cover for the Insured Person(s) under the Policy shall be cancelled:
- i. upon the death of the Insured Person(s);
 - ii. the Car Ride is cancelled before the Geolah Passenger boards the vehicle; or
 - iii. the Car Ride has completed; or
 - iv. upon cancellation by the Policyholder.
- d) Effective Time of Cancellation
This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

19. Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

- a) We are entitled not to accept the application; and
- b) If any policy is issued, We are entitled to end/terminate the policy, not pay any benefit or not allow any transaction to be carried out under the policy. We will not refund any unutilised premium when the policy is ended/terminated.

You will need to inform us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

DISPUTES RESOLUTION

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

PERSONAL DATA USE

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

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 contact Us or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).