



## Terms and Conditions for 6 Months' Complimentary HL Bank Protect Coverage

1. HL Bank Protect is a Personal Accident Insurance Policy (“**Policy**”), underwritten by HL Assurance Pte Ltd (“**HL Assurance**”) for new HL Bank Debit Card holders (“**Cardholders**”)
2. HL Bank shall undertake the Personal Accident Insurance policy as the Master Policy holder for the benefit of the Cardholders as the insured member.
3. To be eligible for 6 months of complimentary cover under this Policy, the Cardholders hereby acknowledge and agree to the Terms and Conditions, and exclusions under this Master Policy cover.
4. The Cardholders warrant and represent that the following criteria are met to qualify as an insured person covered by this Policy (insofar as they are applicable):
  - 3.1 You are a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent's Pass or S Pass Holder.
  - 3.2 You live in Singapore for at least 183 days in a year.
  - 3.3 You are between the age of eighteen (18) and sixty-five (65) years old (as of last birthday).
  - 3.4 You agree that this declaration shall be the basis of the contract between you and HL Assurance.
5. The Cardholders have read the [Policy Wordings](#) and understand that the insurance provided is subjected to exclusions stated in the Policy Wordings.
6. The Cardholders declare that the statements made and particulars given are true, correct and complete to the best of their knowledge and belief, in every aspect and all disclosed information and particulars are true, correct and complete.
7. By participating in the Master Policy program, the Cardholders have given their consent to HL Bank disclosing to HL Assurance, your personal information including your full name, address, mobile number, email address, occupation and date of birth (collectively “Personal Data”) for the purposes of processing the Policy.
8. HL Assurance may contact the Cardholders via a voice call (“Service call”) to inform them of the Policy’s coverage.
9. The Cardholders consent that their Personal Data may be used by HL Assurance and its affiliates, and may be disclosed by HL Assurance to its affiliates to send them marketing and promotional information and materials by post and/or emails.
10. The Cardholders agree to our Policy on Personal Data, that all personal data provided to us will be subjected to such Policy, as may be varied from time to time. Please refer to HL Assurance’s Personal Data Policy at [www.hlas.com.sg](http://www.hlas.com.sg) for more information.
11. Cardholders who wish to opt-out of receiving this 6 months of complimentary HL Bank Protect coverage are required to notify the Bank by way of a prescribed [service request form](#) within 14 calendar days of application for a HL Bank Debit Card.
12. 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 HL Assurance or visit the GIA or SDIC websites (<https://gia.org.sg/> or <http://www.sdic.org.sg/>)



13. All enquiries relating to the policy including but not limited to eligibility, claims, enrolment, coverage and suitability shall be made directly to HL Assurance. For questions on the policy, please email HL Assurance at [service@hlas.com.sg](mailto:service@hlas.com.sg)

14. HL Assurance reserves the right to withdraw or cancel the HL Bank Protect Programme at any time without prior notice.

### **GENERAL EXCLUSIONS**

An extract of the general exclusions of are reproduced below for your easy reference. For the full terms and conditions of this insurance, please refer to the policy wordings.

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any consequential loss or any legal liability or any Injury, Illness or disease and Death to the Insured Person directly or indirectly caused by, or contributed to, or arising from:

1. Suicide or attempted suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
2. Pregnancy, miscarriage, abortion or childbirth.
3. Infectious Disease (except for COVID-19 cover under Section 2), venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.
4. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
5. Any Pre-Existing Conditions.
6. The Insured Person being under the influence of drugs (other than those prescribed by a Registered Medical Practitioner but not when prescribed for the treatment of drug addiction).
7. The Insured Person being under the influence of alcohol, unless it can be established to Our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury.
8. Any willful, malicious, criminal or unlawful acts committed by the Insured Person and/or any person acting on the Insured Person's behalf.
9. Congenital anomalies and conditions arising out of or resulting therefrom or physical impairment.
10. Air travel, flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
11. Any trade, technical or sporting activity in connection with an aircraft and/or vessel.
12. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus such as compressed air or gas, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, parachuting, the use of



bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing (except on man-made walls) that ordinarily requires the use of ropes or guides.

13. Motorcycling (as rider or pillion).

14. The Insured Person participating in any terrorism activities.

15. The Insured Person employed as:

(a) professional sportspersons or racer, where the Insured Person would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport, racing other than on foot or trial of speed or reliability.

(b) full time military personnel, law enforcement officer, civil defence officer, navy or fire fighters.

(c) air crew or pilot.

(d) off-shore occupation such as diver, rig worker fisherman, ship crew.

(e) workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondola

(f) construction worker at heights above 30 feet or work underground, in tunnels, demolition and quarry worker

(g) in any occupation that requires handling of explosives, ammunitions, firearms, poisonous or hazardous gases or substances.

16. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exclusions, combustion shall include any self-sustaining process of nuclear fission.

(a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

(b) any Nuclear, Chemical, Biological Terrorism. "Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 16 (a) and/or 16 (b) above.

17. If We allege that by reason of these Exclusions any claim is not covered by this insurance, then the burden of proving that the claim is covered shall be upon the Insured Person.

These Terms and Conditions are governed by and interpreted in accordance with the Laws of Singapore.



**Excluded Occupations under HL Bank Master Policy cover**

Aircrew  
Airforce  
Building Demolition Worker  
Civil Defense Officer  
Cleaner work in external wall  
Construction Plant Operator  
Crane and hoist operator  
Crew  
Diver (Commercial/Military)  
Explosives Worker  
Fireman / SCDF  
Firework Worker  
Fisherman  
Full Time Military Personnel  
Gas Distributor  
Gondola Worker  
Machine Operator  
Machinist  
Mine Worker  
Navy Officer  
Pilot  
Policeman  
Professional Sportsman  
Quarry Worker  
Racer  
Rig Worker  
Sailor aboard overseas  
Sailor, otherwise  
Scaffolding Worker  
Security Armed Guard  
Security Guard  
Ship Crew  
Shipyard Worker  
Stevedore  
Tunnel Worker  
Unknown  
Welder  
Window Cleaner  
Construction Site Worker