



This **Policy** is a contract between **You** (named in the **Insurance Schedule**) and **Delta Underwriting Private Limited** (hereafter referred to as **Us, Our, We**).

Provided the premium specified in the **Insurance Schedule** has been paid in the required manner, **We** shall provide the insurance specified in this **Policy** (which includes any attached **Endorsements**) and **Insurance Schedule** during the **Period of Insurance**.

CONTENTS

1. Important Information	1
2. Information that You provide to Us	1
3. Fraudulent Claims	1
4. Cancellation	2
5. What to do if You have a Complaint- Enquiries and Complaints procedure	2
6. Definitions – Words with Specific Meanings – and Interpretation	3
7. Conditions Precedent	4
8. Sections of Cover	5
9. A – Consumer Contract Disputes	6
10. B – Criminal Prosecution	6
11. C – Employment Disputes	6
12. D – Property Disputes	6
13. E – Personal Injury	7
14. General Exclusions	7
15. General Conditions	8

IMPORTANT INFORMATION

This document, the **Insurance Schedule** and any **Endorsements** attached form **Your Policy**. This document sets out the conditions of the insurance between **You** and **Us**. Please read this **Policy** carefully and if the coverage or benefits provided do not meet **Your** requirements or **You** do not comply with the conditions set out in this section, please return these documents as soon as practicable to the Insurance Intermediary who arranged this **Policy** on your behalf.

It is important that:

- **You** check that the Sections of Cover that **You** have requested are included in the **Insurance Schedule**
- **You** check that the information **You** have given **Us**

is accurate – please see the “Information That **You** Provide to **Us**” further below

- **You** notify **Your** Insurance Intermediary as soon as practicable of any inaccuracies in the information that **You** have provided to **Us**
- **You** comply with **Your** duties under each Section of Cover for which **You** are insured, and under the terms and conditions of this **Policy** as a whole

INFORMATION THAT YOU PROVIDE TO US

We are relying upon the information **You** provide to **Us**, either directly or through **Your** Insurance Intermediary, in deciding whether to provide **You** with this **Policy** and on what terms and at what premium.

If **You** become aware that any information **You** have given **Us** is not complete or accurate or **You** fail to notify **Your** Insurance Intermediary that the information **You** have provided **Us** is inaccurate or incomplete, and **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information, then **We** may treat this **Policy** as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with false or misleading information, then the cover and benefits under this **Policy** could be affected and **We** might, for example:

- Treat this **Policy** as if it never existed and return **Your** premium paid; or
- Immediately cancel this **Policy** and refuse to pay any **Claim**; or
- Revise the premium; or
- Charge an additional premium or not pay a **Claim** in full.

We will write to **You** via **Your** Insurance Intermediary if **We** are going to treat this **Policy** as if it never existed or need to amend the terms of **Your Policy**.

FRAUDULENT CLAIMS

If **You** or any other person acting on **Your** behalf make any request for payment under this **Policy** knowing it to be fraudulent or false through concealment, misstatement or deliberative provision of false information, in any respect or if **You** ought reasonably in the circumstances to know it to be fraudulent or false,

or where there is collusion between any parties to any dispute or legal proceedings for which **Legal Expenses** cover under this **Policy** is being requested, then **We** will refuse the claim, cancel this **Policy** from the time of the fraudulent act and not refund any premium to **You**. **We** shall be entitled to recover any **Legal Expenses** previously paid that were fraudulent or false.

CANCELLATION

You may cancel this **Policy** at any time by providing **Us** with written notice, either directly or through **Your** Insurance Intermediary who arranged this **Policy** for **You**. If **You** have not made a **Claim**, **We** will refund the premium **You** have paid to **Us** less the amount of premium which relates to the time period under which **You** have been covered under this **Policy** to **Your** Insurance Intermediary. Please contact **Your** Insurance Intermediary to obtain this refund. Their address and telephone number will appear on their correspondence to **You**. **We** may cancel this **Policy** by giving thirty (30) days written notice to **You** at **Your** last known address and to **Your** Insurance Intermediary. **We** will only do this for a valid reason, for example:

- Failure to pay the premium; or
- Non-cooperation or failure to supply information or documentation upon request; or
- A change in risk occurring such that **We** are no longer able to provide **You** with insurance cover; or
- If **You** are declared bankrupt or if any application is made to the Court or meeting convened for such purposes

If this **Policy** is cancelled for any reason, then, **We** will refund the premium **You** have paid to **Your** Insurance Intermediary less the amount of premium which relates to the time period under which **You** have been covered under this **Policy**, provided that **You** have not made a **Claim**.

We may also cancel this **Policy** with immediate effect if **We** establish that **You** carelessly provided **Us** with false or misleading information. If **We** establish there is a fraudulent **Claim** **We** will cancel the **Policy** with effect from the time of the fraudulent act.

WHAT TO DO IF YOU HAVE A COMPLAINT – ENQUIRIES AND COMPLAINTS PROCEDURE

ENQUIRIES

Policy Administration Enquiries

If **You** have any questions or concerns about **Your** policy administration and documents, **You** should contact:

Delta Underwriting Pte Ltd
Email: query@deltaunderwriting.com
Tel: +65 9010 5532
Post: 51 Bras Basah Road, Lazada One, #06-01,
Singapore 189554.

Claims Administration Enquiries

If **You** have any questions or concerns about a **Claim** or its administration, **You** should contact:

Delta Underwriting Pte Ltd
Email: claims@deltaunderwriting.com
Tel: +65 9010 5532
Post: 51 Bras Basah Road, Lazada One, #06-01,
Singapore 189554.

COMPLAINTS

We are dedicated to providing **You** with a first class service and **Our** wish is to ensure that all aspects of **Your** insurance are dealt with promptly, fairly and efficiently at all times. If **You** feel that **We** have not offered a first class service or **You** have any questions or concerns about this **Policy** or the handling of **Your** claim, in the first instance please contact:

Compliance Department
Antares Managing Agency Limited
21 Lime Street, London EC3M 7HB
United Kingdom
Tel: +44 20 7959 1900
Email: intlcomplaint@qicglobal.com

Any enquiry or complaint relating to this insurance should be referred to Antares Managing Agency Limited in the first instance. If this does not resolve the matter or **You** are not satisfied with the way a complaint has been dealt with, **You** should contact:

Enquiries: Lloyd's of London (Asia) Pte Ltd
138 Market Street, #05-01 CapitaGreen
Singapore 048946
Tel: +65 6499 9334 Fax: +65 6538 7768
Email: LloydsAsiaCompliance@lloyds.com

If **Your** dispute remains unresolved **You** may refer **Your** complaint to external dispute resolution services in Singapore or to the United Kingdom Financial Ombudsman Service. Details are available from Lloyd's Asia at the address above.

The external dispute resolution schemes are as follows:

- A) Financial Industry Disputes Resolution Centre Ltd (FIDReC).
36 Robinson Road, #15-01, City House
Singapore 068877
Tel: +65 6327 8878 Fax: +65 6327 1089
Email: info@fidrec.com.sg

FIDReC handles claims between consumers who are individuals or sole-proprietors and insurers with a value of up to SGD 100,000.

- B) Mediation (Singapore Mediation Centre)
Singapore Mediation Centre
1 Supreme Court Lane, Level 4
Singapore 178879
Tel: +65 6332 4366 Fax: +65 6333 5085
Email: enquiries@mediation.com.sg

Where claims are small, expensive and prolonged litigation can exhaust time and resources, mediation may be the solution to take control of the outcome of these disputes in a timely and cost-efficient manner.

- C) Arbitration (Singapore International Arbitration Centre)
Singapore International Arbitration Centre
32 Maxwell Road, #02-01, Maxwell Chambers
Singapore 069115
Tel: +65 6221 8833 Fax: +65 6224 1882
Email: corpcomms@siac.org.sg

Please also refer to General Conditions 8 (Arbitration) and 9 (Proper Law).

DEFINITIONS – WORDS WITH SPECIFIC MEANINGS – AND INTERPRETATION OF THIS POLICY

Wherever words or phrases appear in **bold** type in this **Policy**, they will have the specific meanings described in this Definitions Section, unless otherwise shown in any Sections of Cover that apply as specified in the **Insurance Schedule**. Any words used in this **Policy** that are in the singular shall include the plural and vice versa.

All Acts of Parliament, legislation, and regulations referred to in this **Policy** shall be deemed to include reference to any subsequent amendments, re-enactments, and successors to such Acts, legislation or

regulations which are enforceable within the **Territorial Limits**.

Any One Claim

All **Claims** or possible **Claims** arising from the same original cause, event or circumstance.

Appointed Representative

A lawyer or other appropriately qualified person appointed to act for **You** in accordance with the terms of this **Policy**.

Claim

A claim under this **Policy** for **Legal Expenses**.

Computer System

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, owned or operated by **You** or any other party.

Construction Contract

A contract to provide construction work as defined by the Building and Construction Industry Security of Payment Act. (For the avoidance of doubt supply of a construction contract to a residential occupier will be deemed a **Construction Contract** for the purposes of this **Policy**).

Contracting Party

A person, firm or company domiciled within the **Territorial Limits** with whom **You** have a direct contractual relationship.

Cyber Act

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

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

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**.

Endorsement

Any changes to the terms and conditions of this **Policy** or **Insurance Schedule** which form part of this insurance contract.

Insurance Schedule

The document showing details of the cover **You** have purchased.

Legal Expenses

Any professional fees, expenses and other disbursements reasonably incurred:

by the **Appointed Representative** with **Our** prior written consent; and

by other parties for which **You** are held liable in Court or tribunal proceedings to pay or become liable to pay under a settlement made with another party with **Our** prior written consent but excluding any costs which **You** may be ordered to pay by a Court of criminal jurisdiction.

Limits of Our Liability

Our maximum liability under this **Policy** is limited to the amounts specified in the **Insurance Schedule** for **Any One Claim** and all **Claims** notified during the **Period of Insurance**.

Period of Insurance

As specified in the **Insurance Schedule**. **Policy** The contractual terms and conditions of insurance coverage and benefits payable to **You** set out in this document, **Insurance Schedule**, and any **Endorsements**.

Property

Land and/or buildings owned or occupied by **You** for which **You** are legally responsible and which is **Your** main home.

Territorial Limits

As specified in the **Insurance Schedule**.

We / Us / Our

Delta Underwriting Private Limited

You / Your

The policyholder and/or their spouse/partner and/or

children permanently living at the address as specified in the **Insurance Schedule**..

CONDITIONS PRECEDENT

You must comply with the following Conditions Precedent, unless **We** agree in writing to the contrary, before any contractual duty that **We** might have to **You** under this **Policy** arises.

1. Notification of Claims

It is a condition precedent to **Our** liability that **We** be notified by **You** in writing during the **Period of Insurance** and as soon as practicable after **You** are aware of any cause, event or circumstance which has given or may give rise to a **Claim**, dispute or legal proceedings involving **You**.

Where this notification has been given, **We** agree to treat any subsequent **Claim** in respect of the same cause, event or circumstance as notified as though the subsequent **Claim** had been notified during the **Period of Insurance**.

2. Our Consent

It is a condition precedent to **Our** liability that **Our** consent to incur **Legal Expenses** must be obtained in writing prior to **You** incurring any **Legal Expenses**. This consent will be given by **Us** if **You** can satisfy **Us** that:

it is reasonable to incur **Legal Expenses** having regard to the proportionality between the remedy claimed and the **Legal Expenses** to be incurred; and

- a where **You** are pursuing a claim, there are reasonable prospects of proving the other party's legal liability and of recovering the damages claimed or other legal remedy sought; or
- b where **You** are defending a claim, the other party does not have reasonable prospects of proving **Your** legal liability; or

If during the course of a **Claim** **You** cease to satisfy **Us** in respect of the applicable points a-c above, all future payments will cease in respect of **Legal Expenses** related to that **Claim**.

The decision to grant or withhold **Our** consent will be made on receipt of the following information:

- a fully completed insurance claim form; and
- the information and documentation **We** reasonably request; and
- a legal opinion from the **Appointed Representative**

- as to the applicable points a-c above; and
- any advice **We** may deem necessary to take.

With **Your** agreement, **We** may provide assistance in settling disputes or legal proceedings, the costs of which will be covered under this **Policy** within the **Limits of Our Liability**.

We may require **You** to obtain an opinion from Senior Counsel at **Your** expense assessing the merits of the subject matter of the **Claim** and any legal action. If based upon this opinion **We** are satisfied in respect of the applicable points a-c above the **Legal Expenses** in obtaining that opinion will be paid by **Us** within the **Limits of Our Liability**.

In granting **Our** consent **We** undertake to pay **You** subject to the terms and conditions of this **Policy** but this consent does not imply that all **Legal Expenses** will be paid. In particular **Legal Expenses** for matters that go beyond the immediate scope of the **Claim** shall be deemed by **Us** to fall outside the insurance coverage provided by this **Policy**. **We** reserve the right to limit **Our** consent by time and/or financial amount of **Legal Expenses** and/or stage of proceedings to allow for a review of **Our** continued consent.

If after **Our** prior written consent has been granted it is shown the **Claim** has not been brought within the terms and conditions of this **Policy**, **Our** consent will be withdrawn and no insurance coverage under this **Policy** shall be provided for this **Claim**. **We** shall be entitled to recover any **Legal Expenses** previously paid.

If **You** elect to proceed with the pursuit or defence of a dispute or legal proceedings to which **Our** consent has not been granted because **You** have not satisfied applicable points a-c above, and if **You** are successful in this pursuit or defence, **We** will pay the **Legal Expenses** incurred after **Our** consent had not been granted subject to the terms and conditions of this **Policy**.

3. Disclosure

It is a condition precedent to **Our** liability that:

- You** must give the **Appointed Representative** and **Us** all necessary cooperation, assistance and information including a complete and truthful account of the facts of the **Claim** and all relevant documentation or other evidence in **Your** possession; and
- You** must provide, obtain or execute all documents as necessary and attend meetings or conferences as requested; and
- You** must instruct the **Appointed Representative**

to provide **Us** with any information, documents or advice in connection with any **Claim** and the subject matter of any **Claim** even if privileged; and

- You** must instruct the **Appointed Representative** to provide **Us** with regular updates on the progress of the subject matter of any **Claim** and inform **Us** as soon as practicable if and when any circumstance adversely impacts the factors on which **We** granted **Our** consent.

The insurance coverage under this **Policy** may be withdrawn if **You** fail to co-operate with **Our** or the **Appointed Representative's** requests or if **You** or the **Appointed Representative** fails to provide **Us** with any information in connection with any **Claim** or the subject matter of any **Claim**.

4. Offer of Settlement

It is a condition precedent to **Our** liability that **You** must inform **Us** in writing as soon as an offer to settle the subject matter of the **Claim** is received and/or **You** propose to make an offer of settlement. In deciding whether to accept or reject any settlement offer, **You** must consider the **Legal Expenses** incurred or likely to be incurred and recovered.

No insurance coverage under this **Policy** shall be provided if **You** enter into any agreement to settle without **Our** prior written consent (this consent not to be unreasonably withheld) and **We** shall be entitled to recover any **Legal Expenses** previously paid.

If **You** reject an offer of settlement which **We** recommend that **You** accept, or **You** make an offer with which **We** do not agree, no further insurance coverage under this **Policy** shall be provided for the subject matter **Claim**.

We may at **Our** discretion decide to pay **You** the amount of damages that **You** are claiming or that are being claimed against **You** instead of paying **You** for **Legal Expenses** to pursue or defend the dispute or legal proceedings. Where **We** exercise this discretion **We** will cease to be liable for any further **Legal Expenses** for the subject matter **Claim**.

SECTIONS OF COVER

The Sections of Cover applicable to **You** are specified in the **Insurance Schedule**.

We will only pay **You** for **Claims** where the dispute or legal proceedings are or would be within the **Territorial Limits** and the **Claim** is notified during the **Period of Insurance** and the dispute or legal proceedings are not in connection with **Your** business.

SECTION A – CONSUMER CONTRACT DISPUTES

WHAT IS COVERED

We agree to pay **You** for **Legal Expenses** incurred in the pursuit or defence of any dispute or legal proceedings made by or brought against **You** in a contractual dispute or legal proceedings with a **Contracting Party** over a contract for the sale of goods or a contract for the hire of goods or a contract for the supply of a service within the meaning set out in the Sale of Goods Act provided that:

- **Legal Expenses** incurred in the pursuit of any dispute or legal proceedings shall be limited to seventy-five percent (75%) of the amount in dispute; and
- The amount in dispute exceeds SGD10,000; and
- Where the contract is a **Construction Contract** the construction operations are carried out or are to be carried out by the **Contracting Party** on **Your Property** and the **Construction Contract** is for the repair or renovation of the **Property**;

EXCLUSIONS TO SECTION A

WHAT WE DO NOT COVER

We shall not be liable to pay **You** in respect of **Claims** arising out of or in connection with:

- Contracts that provide or arrange credit, insurance, securities, guarantees or other financial products and financial services as defined in the Consumer Protection (Fair Trading) Act; or
- Contracts where the liability or right of recovery is incurred by assignment; or
- Contracts of employment; or
- Any tenancy or licence to use any real property.

SECTION B – CRIMINAL PROSECUTION

WHAT IS COVERED

We agree to pay **You** for **Legal Expenses** incurred in:

- Defending a first prosecution against **You** in a Court of criminal jurisdiction;

EXCLUSIONS TO SECTION B

WHAT WE DO NOT COVER

We shall not be liable to pay **You** in respect of **Claims** arising out of or in connection with any allegation

relating to arising from:

- Investigations by the Inland Revenue Authority of Singapore; or
 - Offences against the person, including offences of a sexual nature; or
 - Criminal damage; or
 - Dishonesty; or
 - Road traffic offences or
 - Failure to insure a motor vehicle as required by law;
- or
- Immigration or visas; or
 - Bribery or corruption; or
 - offences under the Undesirable Publications Act 1967; or
 - drug or alcohol or tobacco or vape consumption, supply or trafficking

SECTION C – EMPLOYMENT DISPUTES

WHAT IS COVERED

We agree to pay **You** for **Legal Expenses** incurred by **You** in pursuing legal proceedings brought by **You** in respect of **Your** contract of employment with **Your** employer or a breach of employment related legislation.

SECTION D – PROPERTY DISPUTES

WHAT IS COVERED

We agree to pay **You** for **Legal Expenses** incurred in any dispute or legal proceedings made by or brought against **You** provided **You** will suffer financial loss if **You** fail to pursue or defend the dispute or legal proceedings:

- Over the physical possession of **Your Property**; or
- Over the terms of a tenancy agreement between **You** and a **Contracting Party** relating to the use or maintenance of the **Property**; or
- The actual or alleged negligence, damage (including trespass) or nuisance to **Your Property** other than with a tenant.

EXCLUSIONS TO SECTION D

WHAT WE DO NOT COVER

We shall not be liable to pay **You** in respect of any **Claim** arising out of or in connection with:

The payment or non-payment or review of any tax, rent, mesne profit or service charge; or

A dispute or legal proceedings relating to planning or building regulations or decisions or compulsory purchase orders or any actual, planned or proposed works by or under the order of any Government or public or Local Authority; or

Any dispute or legal proceedings arising from the negotiation, review or renewal of a tenancy agreement or the subsequent purchase of the **Property** whether or not this purchase is completed; or

Any dispute or legal proceedings where **You** have failed to maintain in full force and effect buildings insurance covering the standard range of perils during the tenancy agreement if **You** were contractually obligated to have this insurance in force; or

A dispute or legal proceedings over subsidence or heave regardless of how caused; or

A contract dispute or legal proceedings other than where the contract is a tenancy agreement with a **Contracting Party**.

SECTION E – PERSONAL INJURY

WHAT IS COVERED

We agree to pay **You** for Legal Expenses incurred in pursuing compensation following a sudden event directly causing **Your** physical bodily injury or death

EXCLUSIONS TO SECTION E

WHAT WE DO NOT COVER

We will not pay for any **Claim** arising from or related to:

- A condition, illness or disease which develops gradually over time
- mental injury, nervous shock, depression or psychological symptoms where the beneficiary has not sustained physical bodily injury
- defending any **Claim** other than an appeal
- Driving licences.

GENERAL EXCLUSIONS

WHAT WE DO NOT COVER

1. We shall not be liable to pay **You** for **Legal Expenses** incurred in respect of:
 - a **Your** defence in civil legal proceedings arising

from: Injury or disease including psychiatric injury and stress; or

- b Loss, destruction or damage of or to property; or
- c Alleged breach of any professional duty; or
- d Any non-contractual wrongful act or infringement of a right (other than as specified in **Section D Property Disputes** if **You** are covered under that Section of Cover as specified in the **Insurance Schedule**); or

2. Any dispute or legal proceedings brought, made or commenced outside the **Territorial Limits**; or
3. **Legal Expenses** incurred without **Our** prior written consent or for a sum in excess of **Our** consent; or
4. Any **Claim** or possible **Claim** relating to or arising from any cause, event or circumstance occurring prior to or existing at inception of this **Policy** and which has or which **You** knew or ought reasonably to have known may give rise to a dispute or legal proceedings by or against **You**; or
5. Fines or other penalties imposed by a Court or tribunal; or
6. Any dispute or legal proceedings in respect of which **You** are, or but for the existence of this **Policy** would be, entitled to any payment under any insurance policy whether a legal expenses insurance or not or under a legal aid certificate or representation order; or
7. Any **Claim** arising from **Your** intentional wrongdoing or an act or omission with negligent disregard as to its consequences; or
8. Any dispute or legal proceedings with Government or Local Authority departments concerning the imposition of statutory charges; or
9. Disputes or legal proceedings between **You** and any family member; or
10. Any dispute or legal proceedings between **You** and **Us**, or **You** and the **Appointed Representative**, or **You** and **Your** Insurance Intermediary; or
11. Any dispute or legal proceedings arising out of breach or alleged breach of confidentiality or passing off whether related to intellectual property or not; or
12. Any dispute or legal proceedings arising out of the ownership or existence of any intellectual property rights; or
13. Any dispute or legal proceedings arising out of or in connection with actual or alleged defamation or malicious falsehood; or

14. Any **Legal Expenses** incurred in respect of or in connection with a judicial review; or
15. Appeals arising out of legal proceedings to which **Our** prior written consent has not been granted or withdrawn; or
16. Any claim, legal liability or any loss or damage to property or **Property** directly or indirectly caused by or contributed to by seepage, pollution or contamination of any kind; or
17. Any **Legal Expenses** which **You** should or would have had to incur irrespective of any dispute or legal proceedings; or
18. Any expense, legal liability or any loss or damage to property or **Property** directly or indirectly caused by or contributed to by:
 - a Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component; or
19. Any loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with (including any action taken in controlling, preventing, suppressing or in any way relating to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - a 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; or
 - b Any act including but not limited to the use or threat of force or violence 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, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
20. Any legal costs and expenses for, incurred as a result of, or arising out of a **Cyber Act** or **Cyber Incident**.
21. Any actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any

other amount, 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.

- a For the purposes of this exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

22. 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

the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

GENERAL CONDITIONS

These are the conditions of the insurance coverage under this **Policy** that **You** need to meet as **Your** part of this contract. If **You** do not meet these conditions, **We** may need to reject **Your Claim** or a **Claim** payment could be reduced. In some circumstances, **Your Policy** may not be valid.

1. Instruction and Choice of Appointed Representative and Counsel

We will choose an **Appointed Representative** to act on **Your** behalf in any **Claim**.

In all cases the **Appointed Representative** shall be appointed in the name of and on behalf of **You**. If in the course of any **Claim** the **Appointed Representative** wishes to instruct Counsel or an expert, Senior Counsel's or the expert's name and an explanation of the necessity for this instruction must be submitted

to **Us** for **Our** prior written consent to the proposed instruction which will not be unreasonably withheld.

2. Payment of Legal Expenses

All invoices and requests for payment for **Legal Expenses** which **You** receive from the **Appointed Representative** should be forwarded to **Us** as soon as practicable upon receipt. If **We** so require **You** must ask the **Appointed Representative** to submit to **Us** the bill of costs for assessment or certification by the appropriate Law Society, Court or tribunal. **You** are responsible for payment of all **Legal Expenses**. **We** may settle these requests for payment of **Legal Expenses** directly at **Our** discretion if requested by **You** to do so. The payment of some **Legal Expenses** by **Us** is not an indication that all **Legal Expenses** will be paid.

3. Recovery of Costs

Whenever **You** are awarded costs or under the terms of any settlement where costs are included, those costs are to be repaid to **Us**.

You and **Your Appointed Representative** must make every effort to make a full recovery of costs. Where a settlement purports to be a global or a without costs settlement or where costs are awarded but not recovered, **You** agree that a fair and reasonable proportion of that settlement will be deemed costs and due to **Us**. Where this settlement is paid in instalments all costs to **Us** shall be paid first.

4. Appeal Procedure

If, following legal proceedings to which **We** have given **Our** prior written consent, **You** wish to appeal against the judgment or decision of a Court or tribunal, the grounds for this appeal must be submitted to **Us** through the **Appointed Representative** as soon as practicable so that **We** may consider whether to consent to this further action.

If an appeal is lodged against a judgment or decision of a Court or tribunal made in **Your** favour following legal proceedings to which **We** have given **Our** prior written consent, **You** must notify **Us** as soon as practicable in order that cover may continue. **We** will inform the **Appointed Representative** of **Our** decision. If **We** so require it **You** must co-operate in an appeal against the judgment or decision of a Court or tribunal.

5. Duty to Mitigate

You must take all reasonable precautions to avoid, prevent and mitigate **Claims**, disputes or legal proceedings.

You must use every endeavour and take all reasonable measures to minimise the cost and effect of any **Claim**.

6. Alteration of Risk

You must notify **Us** as soon as practicable in writing of any change in circumstances that might affect **Our** decision to provide **You** with this **Policy** or the premium charged.

7. Exercise of Reasonable Care

You must exercise reasonable care to prevent loss or damage to **You** or others and comply with all the terms and conditions of this **Policy**.

8. Arbitration

Any dispute between **You** and **Us** which has not been or cannot be resolved by way of one of the other external dispute resolution schemes or methods referred to in the Complaints section shall be referred to a single Arbitrator at the Singapore International Arbitration Centre who shall be a lawyer agreed upon by both **You** and **Us** or upon failing agreement, a lawyer who is nominated by the President of the Law Society of Singapore. The apportionment of the costs of the arbitration between **You** and **Us** shall be determined by the Arbitrator.

9. Proper Law and Jurisdiction

We and **You** are free to choose the law applicable to this **Policy**. Unless **We** and **You** specifically agree to the contrary, this **Policy** shall be subject to the laws of Singapore. If for any reason General Condition 8 (Arbitration) is rendered void or unenforceable, the courts of Singapore alone shall have jurisdiction in any dispute arising under this Policy.

10. Personal Data Protection Act 2012

You agree that any information provided to **Us** regarding **You** will be processed by **Us** in compliance with the provisions of the Personal Data Protection Act 2012 for the purposes of providing insurance, facilitating renewal of insurance and handling **Claims**, if any, which may necessitate providing this information to third parties including **Your** Insurance Intermediary and **Your** data being transferred outside of Singapore.

11. Your Bankruptcy

If **You** are declared bankrupt or enter into a voluntary arrangement or if any application is made to the Court or meeting convened for any these purposes **We** have the right to cease to provide insurance coverage under

this **Policy** for **Legal Expenses** despite any previous consent **We** may have granted.

12. Contract (Rights of Third Parties) Act 2001

Unless specifically agreed by **Us** in writing otherwise, nothing in this **Policy** is intended to give any person any right to enforce any term of this **Policy** which that person would not have had but for the Contract (Rights of Third Parties) Act.

13. Sanctions, Export and Exchange Control

We shall not be deemed to provide insurance cover and **We** shall not be liable to pay any **Claim** or provide any benefit under this **Policy** to the extent that the provision of such cover, payment of such **Claim** or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European Union, United States of America or the United Kingdom.

14. Several Liability

We are liable only for the proportion of liability **We** have underwritten. **We** are not jointly liable for the proportion of liability underwritten by any other insurer. Nor are **We** responsible for any liability of any other insurer that may underwrite this **Policy**.