

Disclaimer – Accident and Health Insurance

This is for general information only and is not a contract of insurance. Please refer to the policy contract for the full terms and conditions including exclusions whereby the benefits under the policy may not be paid out.

You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost. Most of the benefits of the policy will be payable upon an accident occurring.

Insurance products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited or its related entities. These policies may be 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 the websites of the Life Insurance Association (www.lia.org.sg), General Insurance Association (www.gia.org.sg) or the SDIC (www.sdic.org.sg).