



PRODUCT SUMMARY FOR SINGLIFE RIDE COVER

DETAILS OF THE INSURER

Singapore Life Ltd (“Singlife”) is a registered insurer under the Insurance Act 1966 and an exempt financial adviser under the Singapore Financial Advisers Act 2001 (“FAA”). As a registered insurer, Singlife provides and sells insurance products such as life policies and accident and health policies. As an exempt financial adviser, Singlife provides financial advisory service in relation to life policies and collective investment schemes.

PRODUCT INFORMATION

The Singlife Ride Cover (the “Plan”) is a group personal accident insurance underwritten by Singlife (“We”, “Us”, “Our”) which covers the selected members (“Insured Members”, “You”, “Your”) of Ryde Technologies Pte Ltd (Ryde), the master policy owner, in the event of Accidental Injury.

ELIGIBILITY

Insurance coverage under this Plan is only available to you if:

- You are below 70-year-old Age Next Birthday,
- You have opted-in to join RydeSAFE programme via Ryde’s App,
- You are user of Ryde’s ride hailing services (RydeX, RydeXL, RydeLUXE, RydePool, RydeFLASH and RydePET) in Singapore and not using cash payments,
- You are a Singapore citizen, Singapore Permanent Resident or foreigner who has a valid pass and is residing in Singapore, and
- You are not a prohibited person.

COVERAGE COMMENCEMENT

The cover for an Insured Member starts from the start of an Eligible Trip and ends at the end of the same Eligible Trip. We will pay the Insured Member and Your fellow passengers the Benefits as stated in this Policy. Eligible trip refers to a RydeX, RydeXL, RydeLUXE, RydePool, RydeFLASH and RydePET trip provided by Ryde and booked by you.

SCOPE OF COVERAGE

This Plan covers:

- Accidental Death
- Total and Permanent Disability (“TPD”) due to Accident
- Accidental Medical Expense Reimbursement

BENEFITS

Benefits	Sum Assured (S\$)
Accidental Death	15,000
TPD due to Accident	15,000
Accidental Medical Expense Reimbursement	1,000

i. Accidental Death

If an Insured Member sustains an Accidental Injury resulting in death, We will pay the Sum Assured upon receipt of due proof of death in Our prescribed form.

If a fellow passenger (person travelling in the same Eligible Trip) sustains an Accidental Injury resulting in death, We will pay the Sum Assured of \$15,000 upon receipt of due proof of death in Our prescribed form.

ii. TPD due to Accident

If an Insured Person sustains an Accidental Injury and suffers any of the permanent disabilities described in the Schedule of Indemnities due to a road accident, we will upon receipt of satisfactory proof, pay according to the percentage of Sum Assured as stated in the Schedule of Indemnities.

iii. Accidental Medical Expense Reimbursement

If the Insured Person sustains an Accidental Injury in the event of a road accident during the Eligible Trip, We will reimburse the Insured Member for necessary medical treatment of the Accidental Injury at a Hospital or by a Registered Medical Practitioner.

We will not cover:

- Any claim arising from treatment rendered after 90 days from the date of Accident.
- Expenses for any medical appliance or equipment.
- Any claim for treatment by a Traditional Chinese Physician or Chiropractor.
- Any claim for physiotherapy treatment.
- Anything mentioned in the General Exclusions of the policy.

The most We will pay for an Accidental Injury in each Eligible Trip is up to the total amount specified in the Summary of Cover.

iv. Schedule of indemnities

		Percentage of Sum Assured (%)
1	Accidental Death	100
2	Total and Permanent Disability	100
3	Any other injuries resulting in total paralysis or in being permanently	100
4	a. Total and irrecoverable loss of sight of both eyes	100
	b. Total and irrecoverable loss of sight of one eye	100
	c. Irrecoverable loss of sight except for perception of light of one eye, each	50
	d. Total and irreplaceable loss of lens of one eye, each	50
5	Loss of two limbs	100
6	Loss of one limb	100
7	Loss of one limb and loss of sight of one eye	100

8	a. Loss of four fingers and thumb of one hand	50
	b. Loss of four fingers	40
	c. Loss of thumb	
	- both phalanges	25
	- one phalanx	10
	d. Loss of index finger	
	- three phalanges	15
	- two phalanges	8
	- one phalanx	4
	e. Loss of middle finger	
	- three phalanges	10
	- two phalanges	4
	- one phalanx	2
f. Loss of ring finger		
- three phalanges	10	
- two phalanges	4	
- one phalanx	2	
g. Loss of little finger		
- three phalanges	7	
- two phalanges	3	
- one phalanx	2	
9	a. Loss of all toes of one foot	17
	b. Loss of great toe - one or two phalanges	5
	c. Loss of toes other than the great toe, if more than one toe is lost, each	3
10	Loss of speech	50
11	Loss of speech and hearing	100
12	Third Degree Burns Area	
	<u>Area</u> <u>Damage as a percentage of total body surface area</u> <u>Head</u>	
	equals to or greater than 2% but less than 5%	50
	equals to or greater than 5% but less than 8%	75
	8% equals to or greater than 8%	100
	<u>Body</u> equals to or greater than 10% but less than 15%	50
	equals to or greater than 15% but less than 20%	75
	equals to or greater than 20%	100

Our decision on the amount of benefit payable is final and conclusive and shall not be subject to review.

KEY PRODUCT PROVISIONS

1. General Exclusions

This Policy does not cover any Accidental Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- suicide or attempted suicide or self-injury whether the Insured Member is sane or insane;
- war, acts of terrorism involving, directly or indirectly, the use of nuclear radiation and/or biological and/or chemical agents, hostilities or any warlike operations (whether war be declared or not) or civil war; military or naval or airforce service while under orders for warlike operations;
- participation in a riot; commission of an assault or criminal offence; or
- participation in competitive racing of any kind other than on foot; travelling in any type of aircraft other than as a fare-paying passenger on a regularly scheduled flight of a commercial airline.

Exclusions for Accidental Medical Expense Reimbursement:

We will not pay for liability arising directly or indirectly from, in respect of, or due to any of the followings:

- Any pre-existing condition which existed prior to the Insured Member becoming insured under this Policy;

- Routine general physical or any other examinations not directly related to admission, diagnosis, injury or treatment which is not medically necessary;
- Congenital anomalies and conditions arising out of or resulting therefrom;
- Results from suicide or attempted suicide or intentional self-injury or from deliberate exposure to exceptional danger (except in an attempt to save human life) or from an Insured Person's own criminal act, or is sustained whilst an Insured Person is in a state of insanity;
- If the hospital confinement is for the purpose of convalescent rest;
- If the date of your first medical consultation or treatment is more than seven days from the date of the accident; or
- If the claim is made for any subsequent blocks of temporary disability when you have made a claim for the same accident.

2. Terms of Coverage

The cover for an Insured Member starts from the start of Eligible Trip and ends at the end of the same Eligible Trip. We will pay the Insured Member and Your fellow passengers the Benefits as stated in this Plan.

3. Ending the Insurance

Cover for an Insured Member ends when:

- the Insured Member is no longer eligible for cover,
 - We or Ryde end this Policy according to its terms,
 - Insured Member cancels cover by opting out from RydeSAFE programme via Ryde app,
 - We pay the full Sum Assured, or
 - the Policy Period ends,
- whichever is the earliest.

The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

4. Waiting Period

Not applicable.

5. Misstatement

- If the age or date of birth or other relevant facts relating to any Insured Member is misstated and this affects the scale of benefits or other terms and conditions of this Policy, then Singlife will use the true age and facts to determine whether insurance coverage is in force and the benefits payable under this Policy and if, in Singlife's opinion is necessary, an equitable adjustment of premiums will be made and notice of the adjustment will be given to Insured Member.
- Where a misstatement of age or other relevant facts has caused a person to be insured under this Policy when he/she is otherwise ineligible for any insurance, or where such statement has caused a person to remain insured when he/she would otherwise be disqualified in accordance with the provisions of this Policy, his/her entire insurance coverage shall be void and there shall be a refund of premiums paid. However, if there is a fraud on the part of the Insured Member, premiums paid shall not be refunded.

6. Cancellation

You can cancel the cover by opting out from RydeSAFE programme via Ryde app.

7. Free Look Period

Not applicable.

8. Premiums

Not applicable.

MAKING CLAIMS

We must be given written notice of any claim for Accidental Injury within 30 days of the date of Accident.

Any written notice given by or on behalf of the Insured Member containing sufficient particulars for Us to identify the Insured Member will be considered sufficient notice. If the notice is not given to Us within the requisite time, We still accept submission of a claim if it can be shown that it was not reasonably possible to give such notice and that notice was given to Us as soon as it was reasonably possible.

For processing of such claims for Accidental Injury, We may require any or all of the following at Your cost:

- Certificates, medical reports, information and evidence in such form and nature as We may prescribe;
- Evidence to establish the continuing health condition of the Insured Member and to show that he is not engaged in any form of employment;
- That the Insured Member be available for examination by our approved Registered Medical Practitioner when required and if the Insured Member is residing outside Singapore, We may still require him to come to Singapore for such medical examination;
- Proof of the Insured Member's date of birth and if the date of birth and/or age given to Us is incorrect, then We will not be liable to pay more than the amount that We would have had to pay if the date of birth and/or age had been correctly stated to Us.

For processing of a claim for death as a result of Accidental Injury, We have the right to require an autopsy to be performed provided that such autopsy is not forbidden by law.

Claims forms and supporting documents should be sent to managed_care3@singlife.com. Please visit www.singlife.com to find out more about Claims Process.

PROHIBITED PERSON

Prohibited Person means a person or entity who is

- subject to laws, regulations or sanctions administered by any inter-government, government, regulator 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
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT NOTICE

This plan is underwritten by Singapore Life Ltd. This is product information provided by Singlife and is designed to serve as a guide only. The precise terms and conditions of the plan are set out in the certificate of insurance and policy terms & conditions with benefits summary. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance policy contract with the master policy owner shall apply.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

The benefits of a personal accident policy will only be payable upon an accident occurring. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs.