



## General Information

This Summary of Benefits and Claims Guide is issued for information purposes only and confers no rights on the recipient.

This Summary does not extend or amend the cover provided by the Policies listed herein. Information contained in this Summary is current as at 1 March 2026 only. The Policy may be subject to cancellation or amendment at any time.

The Policy is a legal contract between the Policyholder and the Insurer. The policyholder pays the premium, and the Insurer provides the cover the Policyholder has chosen as set out in the Policy Schedules, occurring during the period of insurance shown on the policy schedules. The Beneficiaries / Insured Persons of this Policy do not have the right to cancel the insurance contract between the Policyholder and the Insurer.

**For full terms, conditions, limitations and exclusions, always refer to the Policy Wordings and Policy Schedules.**

## Privacy Notice

We value your business and your trust in HDI Global SE Singapore. The privacy and confidentiality of your personal information is among our top priorities. This notice explains that we have a Privacy Policy which describes the types of information we may collect, how we may use and disclose the information once it is collected, and, where applicable, how you can stop us from collecting using, disclosing or continuing to hold your information. This Privacy Policy is provided with each policy we issue. Additional copies of this statement are available upon request.

## How We Protect Your Information

We understand the importance of securing your personal information. We have put in place technology and standards to protect stored and transmitted personal information you give us. This includes encryption software and strict security standards. However, while we are committed to protecting your personal data, we do not guarantee unauthorized or accidental access to such data.

## What Personal Information We Collect About You

We collect several different types of information for various purposes to provide and improve our Services to you. Personally identifiable information may include but is not limited to:

- Emails address
- Full name
- Phone number
- Address
- Cookies and Usage Data

Information collected will be used to improve the content of our site or used for marketing purposes. It is not shared with other organisations for commercial purposes unless expressly stated herein.



## What Personal Information We Disclose About You

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- a) Comply with a legal or regulatory obligation
- b) Protect and defend the rights or property of HDI Global SE Singapore
- c) Prevent or investigate possible wrongdoing in connection with the services
- d) Protect the personal safety of users of the services or the public
- e) Protect against legal liability

## Your Rights

You have the right of access to your Personal Data held by us on payment of a prescribed fee and to request correction of the Personal Data that is inaccurate, incomplete, misleading or not up to date.

## Personal Data Protection Statement

This Personal Data Protection Statement is a summary of Our Personal Data Protection Policy which is found here:

<https://www.hdi.global/globalassets/local/asia-pacific-africa/en-sg/downloads/hdi-global-se-singapore-branch---pdpa-policy.pdf>

Our Personal Data Protection Policy may be updated from time to time, and any updates can be found here: <https://www.hdi.global/en-sg/legal/privacy/>

We comply with the *Personal Data Protection Act* 2012 (the “PDPA”) and to the extent applicable the General Data Protection Regulation (EU) 2016/679 (“GDPR”) (together the “Privacy Laws”) and We are committed to protecting Your privacy when We collect, disclose and handle Your Personal Data.

## Access to and correction of Your Personal Data

To request access to, update or correct Your Personal Data that is held by Us, please contact Our Singapore Personal Data Protection Officer at the details below:

### How to Contact Us or Make a Personal Data Protection related Complaint

Please see Our Personal Data Protection Policy for more details on Our processes for addressing complaints regarding a personal data protection matter:

**HDI Global SE - Singapore**

**c/o HDI Global SE - Singapore Data Protection Officer**

1 Raffles Place, # 21-61,

One Raffles Place Tower 2, Singapore 048616

Email: [SG-DataProtection@hdi.global](mailto:SG-DataProtection@hdi.global)

W: <https://www.hdi.global/en-sg/legal/privacy/>



## About the Insurer

The Insurer of this Policy is HDI Global SE - Singapore (Company Registration Number T12FC0012K) (“HDI Global SE- Singapore”) with its principal place of business at:

1 Raffles Place, #21-61  
One Raffles Place, Tower 2  
Singapore 048616

HDI Global SE- Singapore is authorised to carry out insurance business in Singapore by the Monetary Authority of Singapore in accordance with the *Insurance Act (Cap.142)*. HDI Global SE- Singapore is a branch of HDI Global SE which is a company registered in Germany, with its registered office at Roderbruchstraße 26, 30655 Hannover, Germany with registration number HRB60320, authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (“BaFin”). HDI Global SE is authorised to carry on insurance business in Germany under the *German Insurance Supervisory Act (“Versicherungsaufsichtsgesetz”)*.

## Personal Accident

<b>Policy Number:</b>	01887260 - 14004
<b>The Insurer:</b>	HDI Global SE Singapore
<b>As Beneficiaries / Insured Persons:</b>	All riders of Beam Mobility Malaysia Sdn Bhd whilst travelling/riding on a personal mobility device owned by the Policyholder
<b>Operative Time of Cover:</b>	The time you are covered under this group Policy whilst you are a declared Insured Person riding the Insured's personal mobility device for the purpose of transportation.
<b>Policy Wording:</b>	HDI Global SE Singapore - Group Personal Accident Policy April 2025
<b>Territory:</b>	Malaysia
<b>Age Limit:</b>	16 to 70 years old
<b>Personal Mobility Device Covered:</b>	e-Scooter and e-Bicycle

## Scope of Cover

The cover provided is subject to the terms, conditions and exclusions contained in the Policy. For full details of the cover provided please read the Policy.

In summary, a Beneficiary or Insured Person is covered against Injury directly resulting from an Accident whilst riding the Insured's personal mobility device for the purpose of transportation.

## Personal Accident Key Benefit Limits

<b>Death:</b>	Up to SGD 16,500
<b>Permanent Disablement:</b>	Up to SGD 16,500
<b>Accidental Medical Indemnity:</b>	Up to SGD 660
<b>Funeral Expenses:</b>	Up to SGD 1,650

## Personal Accident Key Exceptions

These Policy Exceptions apply to all Benefits under the Policy, unless a Benefit expressly states that a Policy Exception does not apply in relation to that Benefit or the Policy.

Please refer to the Policy Wording for all applicable Exceptions.

1. Impaired mental state or consciousness (i.e. drunkenness, drugs, stroke)
2. Committing crimes
3. War: active participation / passive participation after 7 days
4. Nuclear energy
5. Invertebral discs, internal bleeding not caused by accident
6. Impairment through remedial measures or medical intervention
7. Infections
8. Intoxication, if toxin is swallowed
9. Hernias or ruptures of the abdomen
10. Suicide or attempt thereat
11. Illness or disease (not resulting from bodily injury following an Accident)
12. Any naturally occurring condition or degenerative process
13. War in Insured Person's country of residence
14. Motorsport races
15. Accidents caused by mental disorders
16. Any gradually operating cause
17. War or Terrorism occasioned by any Nuclear, Chemical or Biological Cause
18. Radioactive contamination whether arising directly or indirectly

Policy does not cover and We will not in any event be liable to pay any claims arising directly or indirectly from, caused by, a consequence of arising in connection with or contributed to by any of the following:

- Declared or undeclared war or any act of war; civil, war, Riot, Strike, Civil Commotion, invasion of foreign enemy, revolution, rebellion, insurrection, military or usurped power.
- Suicide or any attempt thereat, suicide pacts or agreement while sane or insane or any intentional self-inflicted injury.
- Illegal acts of an Insured Person or an Insured Person's executors or administrators, legal heirs or personal representatives.
- Nuclear reaction, radiation or radioactive contamination
- Any conditions arising from congenital condition.

## How to make a Claim

Written notice shall be given to Us as soon as reasonably practicable and, in any event, within thirty (30) days of the occurrence of any event, which may give rise to a claim under this Policy. The date We receive such notice will constitute the date such notice was given.

Notice shall be provided regardless of whether the likely quantum of a claim may fall within the Excess.

You and/or an Insured Person may notify Us of a claim by going to <https://intake.sedgwick.com/u/HDI-GLOBAL/AHCLAIM> to access Our online claims form and We will provide any other documentation which We require You and/or an Insured Person to complete.

We shall not be liable to make any payment under this Policy unless the claim form and other documentation has been properly completed and You and/or an Insured Person has provided Us, at Your/their expense, with all information that We reasonably require in order to consider a claim.

From time to time, We may request that an Insured Person's attending Medical Practitioner provide Us with reports or information regarding a claim directly.

You and/or an Insured Person must give Us such information and co-operation as We reasonably require, including but not limited to:

- (a) a detailed description of a claim including the nature of the alleged or potential loss;
- (b) the details of all parties involved; and
- (c) the manner and date on which You and/or an Insured Person first became aware of a claim; and
- (d) copies of any:
  - (i) information regarding any claim for any other matter potentially covered under the Policy; and
  - (ii) Other Insurance policy that may be applicable.

If You and/or an Insured Person is legally prohibited by an administrative or regulatory authority under the terms of a confidentiality agreement or any lawful direction from making a notification, then such circumstances will not give rise to a late notification provided that We are notified within 30 days of being legally able to do so.

You and/or an Insured Person shall keep Us fully informed as regards all developments relating to a claim as soon as reasonably practicable.