

**23. TRAVEL, RESIDENCE AND OCCUPATION**

The Policy is free from all restrictions regarding foreign travel, residence and occupation, unless otherwise stated.

**24. LAW**

The terms and conditions of this Policy are to be governed by and interpreted according to the laws of Singapore. The Singapore courts shall have non-exclusive jurisdiction.

**25. RIGHTS OF THIRD PARTIES**

Any person who is not a party to the Policy will have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) (and any subsequent amendments or replacements of this Act) to enforce any provisions of the Policy.

**26. POLICY OWNERS' PROTECTION SCHEME**

This Policy is protected under the Policy Owners' Protection Scheme, and 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 Us or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).