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GENERAL INSURANCE ASSOCIATION
OF SINGAPORE

CONSTITUTION

AS AT 23 MAY 08

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THE CONSTITUTION OF THE GENERAL INSURANCE ASSOCIATION OF SINGAPORE

1. TITLE

The Association shall be known as the “General Insurance Association of Singapore”.

2. FINANCIAL YEAR

The Financial Year of the Association shall end on each 31st December.

3. TERRITORY

The area (hereinafter referred to as “the Territory”) to which the activities of the Association shall apply shall be the Republic of Singapore and such other territories as may from time to time be decided upon.

4. REGISTERED OFFICE

The registered office of the Association shall be situated in Singapore.

5. INTERPRETATION OF TERMS

In these Articles, unless hereinafter otherwise provided, the following terms shall have the meanings respectively stated:-

- (i) “Association” means the “General Insurance Association of Singapore”.
- (ii) “Companies” means Insurers registered under the Insurance Act (Chapter 142) and such re-enactment as may be in force from time to time and authorized to transact direct general insurance business in Singapore.
- (iii) “Members” means “Ordinary” and “Associate” Members.
- * (iv) “Ordinary Member” means a Company or an administrator admitted to membership in accordance with the provisions of Article 8(ii).
- (v) “Associate Member” means a company, society or co-operative society registered or incorporated under the relevant laws of Singapore or any body corporate that is admitted to membership in accordance with the provisions of Article 8(iii).
- (vi) Any term appearing in these Articles to which a meaning is prescribed in any written law or laws for the time being in force in the Territory relating to insurance shall bear the meaning so prescribed in the said law or laws.

* *As amended by resolution passed at the Special General Meeting held on 26 March 2008 and operative from on 23 May 2008.*

6. OBJECTS AND POWERS

- (i) To protect, promote and advance the common interest of Members and of the general insurance industry.
- (ii) To promote, advance and/or monitor the conduct and standard of the general insurance industry in furtherance of the common interest of Members and of the general insurance industry.
- (iii) To promote, advance and/or monitor the conduct, registration, standard, business practices, work and activities of general insurance agents and representatives of Members in furtherance of the common interest of Members and of the general insurance industry.
- (iv) To enter into any agreement or arrangement with any party and/or any Member or Members, including such Market Agreement(s) as the Management Committee may deem fit, subject to approval being obtained from not less than three-fourths of the Ordinary Members present and voting at a General Meeting of the Association, to promote, protect and advance the common interest of Members and of the general insurance industry.
- (v) To foster public confidence in the general insurance industry and appreciation by the public of the benefits and services provided by the general insurance industry and to this end:
 - (a) to promote a high ethical standard in the conduct of business;
 - (b) to promote fair treatment of policyholders and claimants;
 - (c) to promote consumer education in insurance;
 - (d) to improve and extend services to meet changing needs and requirements of the public; and
 - (e) to promote measures to safeguard life and property.
- (vi) To enhance the standards of market practice and to this end:
 - (a) to promote standardisation of terminology used throughout the general insurance industry;
 - (b) to collect, compile and distribute amongst Members statistical, technical, commercial and other information and data of interest to Members;
 - (c) to provide facilities for carrying out technical, economic, legal and industrial research for the industry; and
 - (d) to propose and promote legislation and/or amendment to legislation in furtherance of the common interest of Members and of the general insurance industry in consultation with the relevant governmental and/or statutory authority.

- (vii) To make and amend by-laws, regulations, including the General Insurance Agents Registration Regulations (“GIARR”), and codes of practice as the Management Committee may deem necessary from time to time to protect, promote and advance the common interest of Members and of the general insurance industry and/or the interest of general insurance customers.
- (viii) To establish and maintain such infrastructure, facilities and funds as the Management Committee may deem fit to carry out the objects of the Association or for the benefit of the Members.
- (ix) To promote education and training in all aspects of insurance.
- (x) To establish and maintain good relations and affiliations with insurance associations elsewhere in the world as well as bodies in other industries whether having similar objects or not.
- (xi) To assist (at the discretion of the Management Committee) any Member in any proceedings in any court or arbitration tribunal provided that the Member may be required, at the discretion of the Management Committee, to indemnify the Association for all costs and expenses thereby incurred by the Association.
- (xii) To collect, borrow and manage funds as the Management Committee may deem necessary to carry out the objects of the Association.
- (xiii) To own and hold properties (except any estate or interest in land or immovable properties) in the name of the Association and for the purpose of the Association, and at the discretion of the Management Committee, to appoint trustees to hold properties (including any estate or interest in land or immovable properties) on behalf of and for the benefit of the Association.
- (xiv) To receive references in relation to complaints, disputes, claims, inquiries and appeals made in connection with or arising out of policies of insurance effected with Ordinary Members of the Association and to facilitate the satisfaction, settlement or withdrawal of such complaints, disputes, claims, inquiries and appeals whether by the making of awards or by such other means as shall be deemed expedient including (without limitation) the provision or instruction of counsellors, conciliators, professional advisers of every kind, experts, adjudicators and arbitrators.
- (xv) To co-operate with the relevant governmental and/or statutory authority in the pursuit of the objectives of the Association and to accept any appointment or nomination by any relevant governmental and/or statutory authority for the carrying out and performance of such duties, powers and

functions as may be given, assigned or entrusted in relation to matters concerning the general insurance industry.

- (xvi) To co-operate with the Life Insurance Association of Singapore (“LIA”) and/or any person, body or society in forming, establishing, providing and maintaining such infrastructure, facilities and organisation as the Management Committee may deem fit for the hearing and resolution of complaints, claims and disputes arising out of or in connection with policies of insurance effected with Ordinary Members of the Association or with Ordinary Members of LIA and to recommend, nominate and/or approve any person or persons for appointment thereof.

7. ORGANISATION

The Association shall function through the Management Committee referred to in Article 12 and such Committees and Sub-Committees as may be formed from time to time.

8. MEMBERSHIP

- (i) There shall be two classes of members, viz Ordinary Members and Associate Members.
- * (ii) Ordinary membership of the Association shall be open to:-
 - (a) all Companies as defined in Article 5(ii); and
 - (b) all administrators appointed by the Monetary Authority of Singapore in respect of foreign insurer schemes established by the Monetary Authority of Singapore under the Insurance Act - subject to the approval of the Management Committee.
- (iii) Associate membership of the Association shall be open to all companies, societies and co-operative societies registered or incorporated under the relevant laws of Singapore and any body corporate, other than those entitled to apply for Ordinary membership of the Association, subject to the approval of the Management Committee.
- * (iv) Members shall notify the Executive Director of the Association in writing of the names of their representatives and proxies who are authorised to attend general meetings and vote (if permitted under Article 9) on their behalf. These nominations shall be entered in the books of the Association and shall hold good until revoked.

* *As amended by resolution passed at the Special General Meeting held on 26 March 2008 and operative from on 23 May 2008.*

9. RIGHTS OF MEMBERS

- (i) Ordinary Members are entitled
 - (a) to be nominated for election and to vote for candidates standing for election to the Management Committee;
 - (b) to receive all circulars and minutes of meetings of the Management Committee; and
 - (c) to attend all general meetings of the Association.
- (ii) Associate Members are entitled
 - (a) to receive circulars and minutes of meetings of the Management Committee with the exception of those specifically restricted to Ordinary Members only; and
 - (b) To attend general meetings but with no right to
 - (1) vote at meetings and
 - (2) stand for election to the Management Committee.

10. OBLIGATIONS OF MEMBERS

- (i) To comply with, uphold and observe the Constitution of the Association and such agreements (including Market Agreements), arrangements, by-laws, regulations and resolutions as may be made, entered into, passed or promulgated by the Management Committee from time to time.
- (ii) To abide by and comply with all awards, directions and recommendations of any alternative dispute resolution body and such body or bodies as the Management Committee may at its absolute discretion form, establish or endorse from time to time.
- (iii) To provide statistical information and other returns as may be required from time to time by the Management Committee.
- (iv) To pay levies, subscriptions and advance calls for funds as may be decided by the Management Committee from time to time.
- (v) An Ordinary Member shall be responsible for any breach, non-compliance or non-observance by any of its officials, agents, representatives or employees of the Constitution of the Association or of such agreements (including Market Agreements), arrangements, by-laws, regulations and resolutions as may be made, entered into, passed or promulgated by the Management Committee from time to time.
- (vi) Ordinary and Associate Members, their officials, agents, representatives and employees shall not conduct their business in any manner which may bring the Association into disrepute.

- (vii) To comply with, uphold and observe the General Insurance Agents Registration Regulations (“GIARR”) and any awards, findings and orders made by the Management Committee and/or the Agents’ Registration Board.

11. OFFICERS

- (i) The officers of the Association shall consist of a President, Vice-President, Executive Director and such staff as may be appointed by the Management Committee. The Management Committee shall elect two persons from the Principal Officers nominated pursuant to Article 13(v) to be the President and Vice-President of the Association. They shall retire at the next Annual General Meeting of the Association but are eligible for re-election.
- (ii) Should the office of the President fall vacant at any time between two Annual General Meetings, the Vice-President shall in the meantime act as President until such time when the Management Committee elects a new President from the Principal Officers nominated pursuant to Article 13(v).
- (iii)
 - (a) The President shall act as Chairman at all General and Management Committee Meetings. He shall also represent the Association in its dealing with the Press, Government, outside persons and organisations. He may also nominate the Executive Director or any other person to act on his behalf in such matters.
 - (b) The Vice-President shall deputise for the President in the latter’s absence.
 - (c) The Executive Director shall be responsible for the general and financial management of the Association and performing such duties and functions as may be authorized by the Management Committee from time to time.

12. MANAGEMENT COMMITTEE

- (i) There shall be a Management Committee of the Association consisting of eight members elected in accordance with the provision of Article 13. If the number of elected members is less than eight, the elected members of the Management Committee may co-opt an Ordinary Member or Members to fill the vacancy or vacancies. The term of office of any member who is co-opted under this Article or under Article 13(iv) shall be the same as that of an elected member.
- (ii) The Management Committee shall have powers:-

- (a) to invest and otherwise deal with the funds of the Association and to incur expenses as they deem necessary.
- (b) to appoint the executive staff including the Executive Director and to define their functions and fix their remuneration;
The Executive Director shall not be appointed from amongst the Members of the Association or their representatives;
- (c) to hold any movable property of the Association;
- (d) to impose levies, fix subscriptions or make advance calls for funds as may be deemed necessary for the administration of the Association, subject to the approval of the Ordinary Members.
- (e) to decide on matters referred to them by Members and which fall within the objects and powers of the Association;
- (f) to recommend and/or nominate any person or persons for appointment to any alternative dispute resolution body and any other body or bodies as may be formed, established or endorsed from time to time by the Management Committee;
- (g) to make, amend, repeal by-laws and regulations relating to the establishment, objects, powers, work, administration and proceedings of any bodies or sub-bodies that may be formed by the Management Committee from time to time;
- (h) to co-opt (without power to vote) persons or organisations for the purpose of dealing with particular subjects;
- (i) to approve or reject applications for membership of the Association, as provided for in Article 8;
- (j) to deal with, investigate and/or refer to a Special General Meeting of the Association any breach or alleged breach of the Constitution of the Association or of such agreements (including Market Agreements), arrangements, by-laws, regulations (including GIARR) and resolutions as may be made, entered into, passed or promulgated by the Management Committee from time to time;
- (k) to consult any person or organisation on matters of common interest or concerning the Association;
- (l) to appoint or remove members of the Agents' Registration Board, the General Insurance Agents' Registrar and members of such Committee or Sub-Committee as may be formed from time to time;

- (m) to hear and determine any appeal from the decision of the Agents' Registration Board and make such order as the Management Committee may deem fit;
- (n) to make, amend and repeal by-laws and regulations for the establishment, objects, powers, work, administration and proceedings of itself, the Agents' Registration Board, the General Insurance Agents' Registrar and any other Committee or Sub-Committee formed from time to time.

13. ELECTION OF AND VACANCIES ON THE MANAGEMENT COMMITTEE

- (i) The members of the Management Committee referred to in Articles 12(i) shall be elected by ballot. For the purposes of the ballot, the Executive Director of the Association shall issue nomination papers no less than 28 days before the date of the Annual General Meeting for return by Ordinary Members to the Executive Director within 7 days of the date of issue.
- (ii) Voting papers accompanied by a list of nominations received by the Executive Director shall be issued to all Ordinary Members at least 14 days before the Annual General Meeting and shall be returned to the Executive Director within 7 days of the date of issue.
- (iii) An Ordinary Member whose name has not been so circulated shall not be eligible for election. On the return of the voting papers to the Executive Director, the voting papers received shall be examined by the Executive Director who shall report the result of the ballot at the Annual General Meeting.
- (iv) If at any time a member of the Management Committee resigns or can no longer serve, the remaining members of the Management Committee may co-opt an Ordinary Member to fill the vacancy.
- (v) The Ordinary Members who are elected to the Management Committee or who are co-opted to fill any vacancy or vacancies in the Management Committee shall forthwith nominate in writing their respective Principal Officers (as defined under Section 31 of the Insurance Act, Chapter 142) or, in lieu thereof, their respective Alternate Principal Officers or such other persons in their employ as may be approved by the Management Committee, to attend Management Committee meetings in person and vote thereat.

14. MANAGEMENT COMMITTEE MEETINGS

The Management Committee shall meet:-

- (i) at least once in two months; or
- (ii) when requested in writing by not less than four members; or
- (iii) when summoned by the President or in his absence the Vice-President.

At each meeting five members of the Management Committee as represented by the nominated Principal Officers referred to in Article 13(v) shall form a quorum.

A motion shall be deemed to be carried at a meeting if it is supported by a majority of votes of the members present.

The Chairman shall have a casting vote.

Subject to the exception stated in Article 9 (ii)(a), an abstract from the minutes of all meetings shall be circulated to the Members of the Association.

15. BREACHES OR ALLEGED BREACHES OF THE CONSTITUTION AND/OR OBLIGATIONS OF MEMBERS

Breaches or alleged breaches shall be dealt with as follows:-

- (a) An Investigatory Committee consisting of a Chairman and four members shall be formed on an ad hoc basis by the Management Committee. The Management Committee shall have the power to appoint additional members of the Investigatory Committee as the Management Committee may deem fit.
- (b) No person who may be in any way connected with the breach or alleged breach shall be appointed to the Investigatory Committee.
- (c) At all Investigatory Committee meetings, three members of the Investigatory Committee shall form a quorum.
- (d) The Investigatory Committee shall give at least 14 days' notice in writing to the Member who is alleged to have committed the breach or alleged breach:
 - (i) to appear before the Investigatory Committee by its authorized representative, on such date and at such time as may be directed by the Investigatory Committee; and/or
 - (ii) to give an explanation in writing to the Investigatory Committee - as the Investigatory Committee may deem fit.

Provided that if the Member concerned does not appear by its authorized representative before the Investigatory Committee at the appointed date and time or does not provide any written explanation to the Investigatory Committee upon expiry of the 14 days' notice or such extended time as may be allowed by the Investigatory Committee, the Investigatory

Committee may proceed to carry out the inquiry as the Investigatory Committee may deem fit without further notice.

- (e) Subject to paragraph (d) above, the Investigatory Committee shall be free to decide the manner, mode, process and time of any inquiry held by the Investigatory Committee including the examination and cross-examination of witnesses.
- (f) Upon completion of its investigation, the Investigatory Committee shall submit a written report of its findings to the Management Committee.
- (g) If the Management Committee decides that no cause of sufficient gravity exists for action to be taken under Article 22, the Management Committee shall inform the Member accordingly of its decision within 7 days of coming to its decision and the matter shall be treated as closed.
- (h) If the Management Committee decides that a cause of sufficient gravity exists for action to be taken under Article 22, the Management Committee shall inform the Member accordingly of its decision within 7 days of coming to its decision and proceed with further action in accordance with Article 22. A copy of the written report of the Investigatory Committee shall be given to the Member concerned.
- (i) The Management Committee shall be entitled to refer the matter back to the Investigatory Committee for reconsideration and/or for submission of a further written report as the Management Committee may deem necessary.

16. GENERAL MEETINGS

- (i) (a) Annual General Meetings of the Association shall be held as soon as possible after the end of the financial year, but not later than 3 months after that date. The business of the Annual General Meeting shall be to consider and approve the Balance Sheet and Statement of Income and Expenditure for the preceding year and the Report of the Management Committee, the election of members of the Management Committee and the appointment and fixing of the remuneration of the Auditors.
- (b) Special General Meetings of the Association may be convened by the Management Committee as it may deem fit or upon the written request of not less than five (5) Ordinary Members of the Association. The business to be transacted at the Special General Meeting shall include, among other matters, the approval of the Budget of the Association for the succeeding year by the Ordinary

Members. The notice of Special General Meeting shall state the purpose for which the meeting is called and no resolution shall be passed at such meeting the subject matter of which has not been contained in such notice.

- (1) The General Expenses of the Association which form part of the Budget/as included in the Budget and approved by the Ordinary Members at a Special General Meeting shall be shared equally by the Ordinary Members.
 - (2) All expenses of the Association which are incurred to support a specific class of business shall be approved by Ordinary Members writing that specific class of business by two-third (2/3) majority votes of such Ordinary Members at a Special General Meeting. In approving the said expenses, voting by the Ordinary Members shall be determined on the following basis:-
Market Share of ordinary members with 2% or less--One (1) vote each.
For every 2% above the first 2%--One (1) additional vote each.
 - (3) The expenses referred to in Article 16(i)(b)(2) shall be shared on the Gross Written Premiums in the preceding year for that particular class of business.
- (ii) Location of Meetings
General Meetings of the Association shall be held in Singapore at such date, time and place as may be determined by the Management Committee and advised to Members in the Notice of Meeting.
- (iii) Notice of Meetings
- (a) Notice of Annual General Meetings shall be sent to all Members entitled to be present not less than 14 clear days before the date for which they are called.
 - (b) Notice of Special General Meetings shall be sent to all Members entitled to be present not less than 21 clear days before the date for which they are called.
- (iv) Quorum
Except as otherwise provided in these Articles one-third of the Ordinary Members entitled to attend and vote at any meetings shall constitute a quorum. If a quorum is not present, the meeting shall be adjourned to the same day in the following week at a place and time to be appointed and should the number of those present be insufficient to form a quorum, those present, provided that they represent not less than one-fifth of

those entitled to attend and vote, shall be considered a quorum, but they shall have no power to repeal or amend any of the existing Articles.

(v) Attendance at Meetings

(a) No representative or proxy of a Member shall attend meetings unless his name has been notified to the Executive Director as required by Article 8(iv).

(b) No Member whose levies, subscription(s) or advances as required by Article 20(ii)(a) is/are one month in arrear shall be entitled to be represented at any meeting.

(vi) Agenda and Proposals

The wording of all proposals shall appear in the Notice of any meeting at which they are to be considered. A subject not appearing on the Agenda may be discussed with the unanimous agreement of the meeting but no resolution may be taken on such subjects.

(vii) Records of meetings

The minutes of meetings shall record:-

(a) The names of Members represented at all meetings of the Association together with those of the representatives and proxies of such Members attending.

(b) The number of votes For and Against all motions put to the vote and of abstentions, except when such voting is by a show of hands or voice.

(viii) Minutes of Meetings

Subject to Article 9 (ii)(a), minutes of all meetings of the Association shall be kept and circulated to all Members entitled to be present at such meetings.

17. ALTERATION OF ARTICLES

The Articles of the Constitution may be repealed or amended by a resolution passed at a Special General Meeting. The quorum for such a meeting shall be three-fourths of the Ordinary Members entitled to attend and vote. No resolution shall be passed at such meeting unless it is carried by a majority of not less than three-fourths of the Ordinary Members present and voting. No amendments shall come into force without the written approval of the Registrar of Societies.

18. VOTING

Except as otherwise provided elsewhere in these Articles the resolutions at meetings shall be carried by the votes of the majority of those Ordinary Members present. Each Ordinary Member present shall have one vote. In the event of an equality of votes the Chairman of the meeting shall have a casting vote in addition to any vote to which he may be entitled.

19. DECISIONS BY CIRCULAR

- (i) The Management Committee may submit any proposal other than those specified hereunder to Ordinary Members by circular. If any objection in writing is received by the Executive Director within 21 days from the date of the circular the Management Committee may, at its discretion, send a further circular to Ordinary Members with an amended proposal or state the proposal to be a decision of the Association. If no objection in writing is received by the Executive Director after the expiry of 21 days, the amended proposal or the proposal so stated shall then be deemed to be passed by a resolution of the Association and shall be binding on all Members. Notwithstanding the foregoing, Ordinary Members may, before the expiry of the 21-day period, request that the proposal be submitted to a Special General Meeting in accordance with Article 16(i)(b).
- (ii) The following matters shall not be dealt with by the Management Committee by circular:-
 - (a) Any proposal which the applying Ordinary Members specifically request to be submitted to a Special General Meeting.
 - (b) Any proposal to amend or repeal any Articles of the Constitution.
 - (c) Any proposal to admit a new Member.
 - (d) Any proposal to censure, suspend or expel a Member.

20. FUNDS AND FINANCE

- (i) Funds
 - (a) All funds of the Association shall be deposited in the Association's bank accounts and be administered at the direction of the Management Committee.
 - (b) Proper accounts shall be kept by the Executive Director. An auditor or auditors, who must be registered under the laws of Singapore, and who shall not be a member or members of the Management Committee, shall be appointed at each Annual General Meeting. The auditor or auditors shall hold office for one

year and shall be eligible for re-election at each Annual General Meeting.

(ii) Finance and Subscriptions

(a) The Management Committee shall fix the scale of levies, fees and other charges to be paid by Members for the purposes of carrying out the objects of the Association and all such levies, fees and charges shall be collected by the Executive Director.

(b) A new Member shall pay levies, fees and other charges as follows:-

(1) if it is admitted into the membership of the Association before 1st July he shall pay the full amount of levies, fees and charges as have been fixed by the Management Committee;

(2) if admission takes place in July, August or September, three-fourths of levies, fees and charges shall be payable; and

(3) if admission takes place in or after October, one-half of levies, fees and charges shall be payable.

21. WITHDRAWAL OF MEMBERSHIP

(i) Any Member wishing to resign membership of the Association shall give three months' notice in writing to the Executive Director and, until the expiry of such notice, be bound to observe all the provisions of the Constitution of the Association.

(ii) A resigning Member shall pay levies, fees and other charges for the year in which the said period of notice expires.

If the due period of notice expires in April, May or June, a refund shall be made to the Member such as shall leave three-fourths of the current year's levies, fees and other charges in the hands of the Association; if the notice expires in or before March, a refund shall be made to the Member such as shall leave one-half in the hands of the Association; but if the notice expires after June, no refund shall be made.

22. CENSURE, SUSPENSION AND EXPULSION

(i) At a Special General Meeting called specifically for the purpose, the Member concerned shall be entitled (by its Principal Officer or Chief Executive Officer) to address the Special General Meeting in respect of the matter stated in the written report of the Investigatory Committee.

- (ii) The Association, at the said Special General Meeting or any adjournment thereof, may decide to censure, suspend or expel from the Association the Member concerned if the Association determines that the Member concerned has committed a breach of the Constitution and/or any obligation as a Member of the Association.
- (iii) Any appeal against any decision of a Special General Meeting must be lodged within 7 days of the meeting and shall be considered at a further Special General Meeting at which the decision of the Association shall be final.
- (iv) At such Special General Meeting a quorum shall consist of not less than three-fourths of the Ordinary Members entitled to attend and vote and decisions shall be passed by the votes of at least three-fourths of the Ordinary Members present and voting.
- (v) The reasons for the Association's decision shall be recorded in the minutes of such meeting(s). The Executive Director shall, within 7 days from the date of the final decision, inform the Member concerned.

23. DISSOLUTION OF THE ASSOCIATION

If at any Special General Meeting a resolution for the dissolution of the Association shall be passed by a majority of three-fourths of the Ordinary Members of the Association, the Management Committee shall, thereupon, or at such future date as shall be specified in such resolution, proceed to wind up the Association. For this purpose, the Management Committee shall appoint a liquidator who must be registered under the laws of Singapore. The assets of the Association, after all liabilities shall have been paid, shall be distributed equally to the Ordinary Members only. Any Member who has been expelled from the Association on or before the date of the passing of the resolution for the dissolution of the Association shall not be entitled to receive any share of the assets of the Association. Notice of dissolution shall be given to the Registrar of Societies in accordance with the Societies Act.

24. PRIVACY OF MEETINGS AND PROCEEDINGS

All meetings and proceedings and all publications and circulars of the Association shall be treated as strictly private and confidential.

25. UNAUTHORISED COMMUNICATIONS/DISCLOSURE

No Member or any representative, agent or employee of a Member shall communicate or disclose any confidential information concerning the Association

or its affairs or any matters discussed and/or decided on at meetings of the Management Committee or at any General Meetings of the Association to any person, company, corporation or organisation or to the Press or to the general public unless authorized in writing by the Management Committee or required to be disclosed by due process of law. Any communication or disclosure made by any representative, agent or employee of a Member shall be deemed to be a disclosure or communication made by the Member concerned.

26. INDEMNIFICATION

The Management Committee and any Committee or Sub-Committee which may be duly constituted and the members thereof while acting as a body or individually in the performance of their duties as such and the Executive Director and other officers of the Association shall at all times be fully indemnified out of the funds, property and assets of the Association against any liability incurred by them in defending any proceedings whether civil or criminal in which Judgment is given in their favour or in which they are acquitted or in respect of which any relief is granted to them by the Court for any negligence, breach of duty or breach of trust. If the funds, property and assets of the Association are not sufficient to provide a full indemnity for the purpose, then all Members of the Association shall be liable to contribute in equal shares such funds as may be required to make good any deficiency that may be ascertained by the Management Committee. For the purpose of providing indemnification, the Management Committee may procure insurance cover for such amount as the Management Committee may deem necessary.

27. PROHIBITIONS

- (i) Gambling of any kind, excluding the promotion or conduct of a private lottery which has been permitted under the Private Lotteries Act Cap 250, is forbidden on the Association's premises. The introduction of materials for gambling or drug taking and of bad characters into the premises is prohibited.
- (ii) The funds of the Association shall not be used to pay the fines of Members who have been convicted in a court of law.
- (iii) The Association shall not engage in any trade union activity as defined in any written law relating to trade unions for the time being in force in Singapore.
- (iv) The Association shall not attempt to restrict or interfere with trade or make directly or indirectly any recommendation to, any arrangement with

its Members which has the purpose or is likely to have the effect of fixing or controlling the price or any discount allowance or rebate relating to any goods or service which adversely affect consumer interests.

- (v) The Association shall not indulge in any political activity or allow its funds and/or premises to be used for political purposes.
- (vi) The Association shall not hold any lottery, whether confined to its Members or not, in the name of the Association or its office-bearers, Management Committee or Members unless with the prior approval of the relevant authorities.
- (vii) The Association shall not raise funds from the public for whatever purposes without the prior approval in writing of the Head, Licensing Division, Singapore Police Force and other relevant authorities.