

# EQ Travel

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## Insurance Policy

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### IMPORTANT NOTICE

Please read this Policy carefully and if there are any ambiguous terms or areas of uncertainty or if it is not in accordance with your requirements, kindly contact EQ Insurance Company Limited.

This Policy, the Policy Schedule, any Endorsement and Memoranda shall be read as one contract and any words or expressions to which a specific meaning has been attached in any of them shall have the same meaning wherever they appear.

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**EQTravel SCHEDULE OF BENEFITS**

PERSONAL ACCIDENT		DELUXE	ESSENTIAL
<b>Section 1</b>	<b>Accidental Death &amp; Permanent Disablement</b> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	S\$350,000 S\$100,000 S\$100,000	S\$250,000 S\$50,000 S\$50,000
<b>Section 2</b>	<b>Public Transport Double Cover</b> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	S\$700,000 S\$200,000 S\$200,000	S\$500,000 S\$100,000 S\$100,000
<b>Section 3</b>	<b>Child Education Subsidy</b> Pays a lump sum for each legally dependent child as a result of Accidental Death of Main Insured Person (up to 4 children)	S\$5,000	S\$3,000
MEDICAL & DENTAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		DELUXE	ESSENTIAL
<b>Section 4</b>	<b>Medical &amp; Accidental Dental Expenses Incurred Overseas</b> Pays medical expenses necessarily incurred whilst overseas arising from Injury or Illness, emergency dental expenses arising from Accident, including treatment by Chinese Physician up to S\$500 - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	S\$500,000 S\$75,000 S\$500,000	S\$300,000 S\$50,000 S\$300,000
<b>Section 5</b>	<b>Medical Expenses Incurred in Singapore</b> (i) Follow-up treatment within 30 days from return date (ii) If no initial treatment has been sought overseas, treatment within 7 days from return date, including treatment by Chinese Physician up to S\$500 - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	S\$25,000 S\$5,000 S\$25,000	S\$15,000 S\$2,500 S\$15,000
<b>Section 6</b>	<b>Overseas Hospitalisation Allowance</b> Pays S\$200 for each complete day You are hospitalised overseas	S\$40,000	S\$20,000
<b>Section 7</b>	<b>Double Hospitalisation Allowance whilst overseas in ICU from an Accident</b> Pays S\$400 for each complete day if warded in an Intensive Care Unit due to an Injury whilst overseas	S\$4,000	S\$2,000
<b>Section 8</b>	<b>Overseas Daily Quarantine Allowance</b> Pays S\$50 for each complete day You are quarantined overseas	S\$700	S\$350
<b>Section 9</b>	<b>Singapore Hospitalisation Allowance</b> Pays S\$100 for each complete day You are hospitalised in Singapore	S\$1,000	S\$500
<b>Section 10</b>	<b>Hospital Visit</b> Pays for the incidental expenses for the visit of one Relative or friend if You cannot be evacuated and require overseas Hospitalisation for more than 5 days	S\$25,000	S\$15,000
<b>Section 11</b>	<b>Compassionate Visit</b> Pays for the incidental expenses of sending one Relative or friend to assist in the repatriation of your remains	S\$5,000	S\$3,000
<b>Section 12</b>	<b>Pregnancy Related Expenses</b> Pays Medical Expenses incurred overseas due to pregnancy related Sickness	S\$5,000	S\$2,000
<b>Section 13</b>	<b>Emergency Medical Evacuation</b> Pays all emergency medical evacuation expenses	Unlimited	Unlimited
<b>Section 14</b>	<b>Repatriation / Local Burial</b> Pays all expenses incurred in returning Your remains to Singapore or for local burial	Unlimited	Unlimited
<b>Section 15</b>	<b>Child Guard</b> Pays for one Relative or friend to accompany Your unattended Child(ren) home following Your Hospitalisation	S\$25,000	S\$15,000
<b>Section 16</b>	<b>Emergency Handphone Charges</b> Pays for the handphone charges for medically related services incurred	S\$200	S\$100
TRAVEL INCONVENIENCE		DELUXE	ESSENTIAL
<b>Section 17</b>	<b>Trip Cancellation</b> Covers loss of non-refundable prepaid travel costs due to Trip cancellation occurred within 60 days prior to departure from Singapore	S\$12,000	S\$6,000
<b>Section 18</b>	<b>Travel Postponement</b> Covers additional administrative charges due to Trip postponement occurred within 60 days prior to departure from Singapore	S\$1,000	S\$500
<b>Section 19</b>	<b>Travel Curtailment</b> Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip	S\$12,000	S\$6,000
<b>Section 20</b>	<b>Travel Interruption</b> Covers the unused portion of the trip due to Your hospitalisation whilst overseas	S\$25,000	S\$15,000

<b>Section 21</b>	<b>Travel Delay</b> Pays S\$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore	S\$1,000	S\$1,000
<b>Section 22</b>	<b>Flight Diversion</b> Pays S\$100 for each full 6 consecutive hours if your flight has been diverted to another destination whilst overseas due to adverse weather conditions	S\$1,000	S\$1,000
<b>Section 23</b>	<b>Flight Misconnection</b> Covers expenses incurred as a result of misconnection of conveyance	S\$300	S\$200
<b>Section 24</b>	<b>Flight Overbooking</b> Pays S\$150 in the event You failed to board the scheduled flight due to an overbooking although You have a confirmed reservation from the airline	S\$150	S\$150
<b>Section 25</b>	<b>Baggage &amp; Personal Effects including Valuables &amp; Laptop Computer</b> S\$500 for any one / pair / set of articles; S\$1,000 for video equipment, camera and laptop computer; S\$500 for Valuables; S\$3,000 for electronic items and equipment; S\$5,000 in aggregate per suitcase / bag	S\$8,000	S\$5,000
<b>Section 26</b>	<b>Baggage Delay</b> Pays S\$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore	S\$1,000	S\$1,000
<b>Section 27</b>	<b>Personal Money &amp; Travel Documents</b> Pays for travel & accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Cover loss of money, due to theft, robbery or burglary up to S\$500	S\$5,000	S\$3,000
<b>Section 28</b>	<b>Loss of Credit Card</b> Pays for unauthorised usage on Your credit card whilst overseas	S\$1,000	S\$1,000
<b>Section 29</b>	<b>Kidnap &amp; Hostage</b> Pays S\$250 for every 24 hrs You are kidnapped whilst on the Trip	S\$5,000	S\$5,000
<b>Section 30</b>	<b>Delay Due To Hijack</b> Pays S\$500 for every 12 hrs Your public conveyance is hijacked	S\$5,000	S\$5,000
<b>Section 31</b>	<b>Loss of Hotel Facilities</b> Pays S\$100 for each full 24 hours for a substantial withdrawal of service in the hotel due to strike or industrial action	S\$200	S\$200
<b>Section 32</b>	<b>Financial Collapse of Travel Agency</b> Covers the loss of irrecoverable charges or deposit paid in advance in the event of insolvency of Travel Agency	S\$12,000	S\$6,000
<b>Section 33</b>	<b>Personal Liability</b> Covers you against liability to third parties or damage to their property caused by Your negligence	S\$1,000,000	S\$1,000,000
<b>GOLFER'S BENEFITS</b>		<b>DELUXE</b>	<b>ESSENTIAL</b>
<b>Section 34</b>	<b>Golf Equipment</b> Pays for loss of any one article or pair or set of articles	S\$1,000	S\$750
<b>Section 35</b>	<b>Hire Golf Equipment</b> Reimburses You up to S\$50 per day for the rental of golf equipment	S\$500	S\$250
<b>Section 36</b>	<b>Hole-In-One</b> Reimburses You for entertainment expenses incurred for hole-in-one	S\$300	S\$150
<b>BONUS COVER</b>		<b>DELUXE</b>	<b>ESSENTIAL</b>
<b>Section 37</b>	<b>Spoilage of Food and Drinks in Refrigerator or Freezer</b> Pays for expenses incurred for the spoilage of food and drinks stored in Your refrigerator or freezer which were left vacant for the full duration of the Trip	S\$200	S\$100
<b>Section 38</b>	<b>Home Guard</b> Pays for damage (due to fire) to Household Contents per residence which was left vacant for the full duration of the Trip	S\$5,000	S\$2,500
<b>Section 39</b>	<b>Winter Sports Equipment Rental</b> Pays for loss or damage to the rental of any winter sports equipment under Your care	S\$300	S\$200
<b>Section 40</b>	<b>Rental Car Excess</b> Pays for the cost of the insurance excess of a car rented by You if it is involved in an accident	S\$750	S\$750
<b>Section 41</b>	<b>Pet Care</b> Pays S\$50 for each full 8 consecutive hours' delay of the returning flight to Singapore, to cover the additional cost incurred by You placing your cat or dog in kennel / cattery or pet hotel	S\$300	S\$100
<b>Section 42</b>	<b>Terrorism Cover</b> Extension to cover Terrorism	Yes	Yes
<b>GEOGRAPHICAL COVERAGE</b>			
<b>ASEAN</b> Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam			
<b>ASIA</b> ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan			
<b>WORLDWIDE</b> ASEAN, ASIA, Nepal, Tibet and the rest of the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria			

**EQ Insurance Company Limited**

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reg no. 1978-00490-N

## INTRODUCTION

Please read this Policy carefully and ensure You understand it as it sets out the terms of a legal contract between You and Us.

The Policy, the Certificate Of Insurance / Schedule and any Endorsements issued by Us shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

The information provided in the application form, supplementary questionnaires and any correspondences relating to the application shall form the basis of this contract. It is of utmost importance that you have fully and faithfully declared to us everything you know or could reasonably be expected to know that is relevant to our decision to give you the insurance. Otherwise, you may receive no benefit from this Policy.

In return for having accepted Your premium, We agree to pay You the benefits for the selected plan specified on the Schedule, subject to the exclusions and conditions, clauses, definitions, endorsements contained or endorsed thereon.

If You feel there has been new developments or details in the Insured Person's health or occupational or leisure pursuits not conveyed to Us before We confirmed acceptance of Your application, please notify Us immediately.

## PART I - DEFINITIONS

1. **Accident or Accidental** means an event or occurrence which is unintended, sudden, fortuitous and unforeseen.
2. **Air Travel** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.
3. **Appointed Assistance Company** means a company appointed by EQ INSURANCE COMPANY LIMITED to provide the **Insured Person** with travel assistance and medical emergency services.
4. **Child(ren)** means an unmarried and unemployed person under the age of 18 years or up to age 24 years, if he / she is enrolled in an accredited education institution on full-time higher education.
5. **Chinese Physician** means a person (other than an Insured Person or a member of the Insured Person's Immediate Family) engaging in the practice of traditional Chinese medicine and / or acupuncture (including a herbalist, bonesetter or chiropractor), who is duly licensed or registered to do so according to the laws and regulations applicable in the geographical area of his / her practice.
6. **Curtailment** means abandonment of the planned Trip as shown on the booking invoice and return to place of residence in Singapore.
7. **Doctor or Physician or General Practitioner** means a medical practitioner (other than an Insured Person or a member of the Insured Person's Immediate Family) qualified by a medical degree and duly licensed or registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his / her licensing and training in the geographical area of practice.
8. **Emergency Treatment** means a sudden change in an Insured Person's health, which requires immediate and urgent medical treatment to avoid death or impairment to the Insured Person's immediate health.
9. **Epidemic** means a sudden severe outbreak of disease that spread rapidly and affects, within a very short period, an inordinately large number of people within a geographical region.
10. **Golfing Equipment** means golf clubs and golf bags.
11. **Hospital** means an establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and which:

- a) provides organised facilities for diagnosis, treatment and major surgery;
  - b) provides 24-hour nursing services by registered graduate nurses and under the supervision of one or more Physicians at all times;
  - c) is not primarily a clinic, a mental hospital, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishment.
12. **Hospitalisation** means being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Doctor. One day of hospital confinement means a continuous 24 hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
  13. **Hostage** means You (except a minor held hostage by his or her parents) being or held by another person by force or against your will as a prisoner.
  14. **Household Contents** means household, furniture and furnishing clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings excluding: Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
  15. **Illness or Sickness** means any sudden and unexpected pathological deviation from the normal healthy state, marked by interruption, cessation or disorder of body functions, systems or organs as confirmed by a Physician.
  16. **Immediate Family** means spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law.
  17. **Infectious Disease** means a disease which results in the World Health Organisation (WHO) issuing travel advisory discouraging travel to the affected destination. Infectious Diseases such as follows:
    - Severe Acute Respiratory Syndrome (SARS)
    - Dengue Fever (DHF)
    - Variant Creutzfeld- Jakob Disease (VCJD) or 'Mad Cow Disease'
    - Nipah Viral Encephalitis
    - Japanese Viral Encephalitis
    - Malaria
    - Anthrax Infection
    - Yellow Fever
    - Plague
    - Melioidosis or 'Soil Disease'
    - Rabies
    - Legionnaires' Disease
    - Avian Influenza or 'Bird Flu' due to influenza A viral strains H5N1, H9N2 or H7N7
    - Hand, Foot and Mouth Disease (HFMD) due to Enteroviruses
    - Chikungunya
  18. **Injury** mean bodily injury caused solely and directly by an Accident.
  19. **Insolvency** means the inability of an individual or entity to pay his / its debts when they are due and is deemed to occur, in the case of an individual, upon a bankruptcy petition being presented against him and in the case of an entity, upon a resolution for winding up being passed by or a winding up petition being presented against it.
  20. **Insured Person(s)** means the person(s) described in the Schedule.

21. **Jewellery** means valuable objects worn on the body, which have inclusions of precious or semi-precious metals or precious or semi-precious stones.
22. **Kidnap** means an event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.
23. **Laptop Computer** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
24. **Loss of Fingers** means complete severance through or above the metacarpophalangeal joints.
25. **Loss of Limb** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
26. **Loss of Sight** means total and irrecoverable loss of sight.
27. **Main Insured Person** means the person named as such in the Policy Schedule or Certificate of insurance.
28. **Medical Expenses** means expenses incurred during your trip within 90 days of sustaining Injury or Sickness which You paid to a legal Physician, Hospital and / or ambulance service of medical, surgical, x-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
29. **Natural Disaster** means earthquakes, tsunamis, flood, typhoons, hurricanes, cyclones, tornadoes, volcanic eruption and such forces of nature that have catastrophic consequences.
30. **Pandemic** means an outbreak of infectious disease, which meets the following criteria set by World Health Organisation (WHO) that spreads through the population across a large region or worldwide.
31. **Permanent** means lasting 12 calendar months from the date of the Accident and at the expiry of the 12-calendar month period being beyond hope of improvement.
32. **Permanent Total Disablement** means Injury which, having lasted a continuous period of twelve (12) calendar months from the date of the Accident entirely prevents the Insured Person from engaging in gainful employment of any and every kind from which there is no hope of improvement.
33. **Pre-existing Medical Condition** means any condition for which You received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Medical Practitioner within a 12-month period preceding the effective date of the Policy.
- For Annual Plan policies, this also refers to a medical condition for which You have made a claim on a previous Trip or a medical condition, where treatment was sought or diagnosed within 12 months prior to Your travel; such condition will be considered a pre-existing medical condition for the purpose of subsequent trip.
34. **Public Place** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and the like.
35. **Public Transport** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognised by respective countries (bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled. Common air carrier is treated as Public Transport in this policy.
36. **Relative** means spouse, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
37. **Schedule** means the Schedule containing details of the Insured Person(s), type of cover selected and Period of Insurance. The Schedule forms part of the Policy.
38. **Selected Plan** means the choice of Deluxe or Essential Plan which You or Your representative made at the time of application.
39. **Serious Injury or Serious Illness or Sickness** whenever applied to You is one which requires treatment by a Physician and which results in You being certified by that Physician as unfit to travel or continue with Your planned Trip. When applied to a member of Your Immediate Family or Travel Companion, it shall mean Injury or Illness certified as being dangerous to life by a Physician and which results in Your discontinuation or cancellation of Your planned Trip.
40. **Terrorism** means any actual or threatened use of force of violence directed at or causing damage, injury, harm or disruption or commission of an act dangerous to human life or property, against any individual, property or Government with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interest are declared or not. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.
41. **Travel Agent** means a travel agent registered in Singapore, which is a member of the National Association of Travel Agents (NATAS) Singapore, or any subsidiary of such travel agent.
42. **Travel Companion** means a person who has travel bookings to accompany You on the Trip.
43. **Trip** means a journey which You undertake and commencing from the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:
- The expiry of the period of insurance specified In the Policy;
  - Your return to Your permanent place of residence in Singapore;
  - Within 3 hours of the time of arrival in Singapore.
44. **Valuables** mean articles of gold, silver or other precious metal, jewellery, furs and precious and semi-precious gems.
45. **Winter Sports Equipment** means skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings and snowboard boots.
46. **War** means war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religion or other ends.
47. **We, Our or Us** means EQ Insurance Company Limited.
48. **You or Your** means the party named in the Schedule as the Policyholder.

## PART II - BENEFITS

### SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence, sustain Injury or death within 90 days of the date of the Accident, during the Period of Insurance, We will pay the compensation, up to the limits of the Selected Plan as shown in the Schedule below:

	Deluxe	Essential
a) Insured Person before attaining 70 years and below	S\$350,000	S\$250,000
b) Insured Person upon attaining 70 years and above	S\$100,000	S\$50,000
c) Insured Child	S\$100,000	S\$50,000

N.B. This policy will only pay for any claim under Section 1 or Section 2, but not for both sections.

Percentage of Schedule of Compensation	Principal Sum Insured
1. Death by Accident	100%
2. Total and Permanent Disablement of:	
a) Loss of two Limbs	100%
b) Loss of both hands or of all Fingers and both Thumbs	100%
c) Total and Permanent Loss of Sight of both Eyes	100%
d) Total and Permanent Loss of Sight of one Eyes	50%
e) Total Paralysis	100%
f) Injuries resulting in being permanently bedridden	100%
g) Loss of Hand at Wrist	100%
h) Loss of Arm at Shoulder; between Shoulder and Elbow; at and below Elbow	100%
i) Loss of leg at Hip; between Knee and Hip; below Knee	100%

#### Provision

The maximum amount of all benefits payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed the maximum limit of the Selected Plan specified in the Schedule of Benefits.

### SECTION 2 - PUBLIC TRANSPORT DOUBLE COVER

In the event an Accident occurs whilst You are overseas and You are riding as a fare-paying passenger in Public Transport, resulting in Your death, the amount of compensation will be as follows:

	Deluxe	Essential
a) Insured Person before attaining 70 years and below	S\$700,000	S\$500,000
b) Insured Person upon attaining 70 years and above	S\$200,000	S\$100,000
c) Insured Child	S\$200,000	S\$100,000

N.B. This Policy will only pay for any claim either under Section 1 or Section 2, but not for both sections.

### SECTION 3 - CHILD EDUCATION SUBSIDY

If the benefits under Section 1 becomes payable upon Your Accidental death and at the date of the Accident, You have a legal Child or Children, We will pay the sum insured, up to the limit specified in the Selected Plan for each legal child up to a maximum of 4 (four) children.

This benefit is only payable once for any child even if the child is covered by more than one travel insurance policy underwritten by Us for the same Trip.

### SECTION 4 - MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED OVERSEAS

We will reimburse You up to the limit specified in the Selected Plan, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness You suffered solely and independently of any other causes.

It is extended to include necessary treatment by a licensed Chinese Physician, up to a limit of S\$500. In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in the Selected Plan.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

#### Exclusions

We will not pay for claims in respect of:

1. Treatment or aid obtained in Singapore.
2. Surgery or medical treatment, which in the opinion of the Physician treating you can be reasonably delayed until your return to Singapore.
3. Any Pre-existing Medical Condition.

### SECTION 5 - MEDICAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You up to the limit specified in the Selected Plan, the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore or the limit specified in the Selected Plan, whichever occurs first.
- b) If medical treatment had already been sought overseas, You have up to a maximum of 30 days of the date of return to Singapore to continue medical treatment in Singapore, up to the limit specified in the applicable Selected Plan, whichever occurs first.

It is extended to include necessary treatment by a licensed Chinese Physician, up to a limit of S\$500.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in the Selected Plan.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

#### Exclusions

We will not pay for any loss:-

1. Pregnancy or childbirth, and or any Injury or Sickness associated with pregnancy or childbirth.

### SECTION 6 - OVERSEAS HOSPITALISATION ALLOWANCE

If You are hospitalised on the recommendation of a Physician as a result of Injury or Illness sustained during the Trip, We will pay you S\$200 per day of such Hospitalisation up to the maximum limit of the Selected Plan specified in the Schedule of Benefits. Payment will be made after the period of Hospitalisation.

#### Exclusions

We will not pay for claims in respect of:

1. Treatment or aid obtained in Singapore.
2. Surgery or medical treatment, which in the opinion of the Physician treating you can be reasonably delayed until your return to Singapore.
3. Any Pre-existing Medical Condition.

N.B. This Policy will only pay for any claim either under Section 6 or Section 7, but not for both sections.

### SECTION 7 - DOUBLE OVERSEAS HOSPITALISATION ALLOWANCE IN ICU FROM AN ACCIDENT

If You are hospitalised as a result of an Injury and warded in an Intensive Care Unit (ICU) for at least 24 hours during the Trip, We will pay you S\$400 per day while in an ICU up to the maximum limit of the Selected Plan specified in the Schedule of Benefits.

N.B. This Policy will only pay for any claim either under Section 6 or Section 7, but not for both sections.

#### **SECTION 8 - OVERSEAS DAILY QUARANTINE ALLOWANCE**

If You are placed under quarantine whilst overseas by the government or relevant health authorities of the designated country You are in as a result of close contact with confirmed cases of an Infectious Disease, We will pay You S\$50 per day of such quarantine up to the maximum limit of the Selected Plan specified in the Schedule of Benefit.

#### **SECTION 9 - SINGAPORE HOSPITALISATION ALLOWANCE**

If You are hospitalised on the recommendation of a Physician upon Your immediate return to Singapore as a result of Injury or Illness sustained during the Trip, We will pay You S\$100 per day of such Hospitalisation up to the maximum limit of the Selected Plan specified in the Schedule of Benefits. Payment will be made after the period of Hospitalisation.

#### **Exclusions**

We will not pay for any loss:

1. Pregnancy or childbirth, and or any Injury or Sickness associated with pregnancy or childbirth.

#### **SECTION 10 - HOSPITAL VISIT**

In the event You are hospitalised overseas for more than five (5) days and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay up to the limit specified in the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one (1) Relative or friend to visit and stay with You.

N.B. This Policy will only pay for any claim either under Section 10 or Section 11, but not for both sections.

#### **SECTION 11 - COMPASSIONATE VISIT**

In the event of Your death due to an Injury or Sickness whilst overseas and no adult member of Your family was present at Your death, We will pay, up to the limit specified in the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses incurred by one (1) Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for any claim either under Section 10 or Section 11, but not for both sections.

#### **SECTION 12 - PREGNANCY RELATED EXPENSES**

We will reimburse You up to the limit specified in the Selected Plan, the Medical Expenses that are necessarily incurred whilst overseas for a pregnancy-related Sickness.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the limits specified in the Selected Plan.

#### **Exclusions**

We will not pay for claims in respect of:

1. Treatment or aid obtained in Singapore
2. Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0 – 12 weeks).
3. Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
4. Abortion or miscarriage, except if related to an Injury and not attributed to any natural causes and / or Sickness relating to pregnancy or childbirth.
5. Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illness.
6. Any depressive, psychological or psychiatric illness, including post-natal depression.
7. Any Pre-existing Medical Condition.

#### **SECTION 13 - EMERGENCY MEDICAL EVACUATION**

When as the result of Injury or Sickness commencing while You are overseas and if in the opinion of the Appointed Assistance Company, it is judged medically appropriate to move You to another location for medical treatment or to return You to Singapore, the

Appointed Assistance Company will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of Your condition. The means of evacuation arranged by the Appointed Assistance Company may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Appointed Assistance Company and will be based solely on medical necessity. We will pay for the expenses incurred for services provided and / or arranged by the Appointed Assistance Company for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and is subject to the following exclusions:

#### **Exclusions**

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Any expenses for a service not approved and arranged by the Appointed Assistance Company, provided always that We reserve the right to waive this exclusion in the event that You or Your Travel Companion cannot for reasons beyond Your control notify the Appointed Assistance Company during an emergency medical situation.
3. Cases of pregnancy, unless unexpected complications arise and in no circumstances where You have entered its seventh month at the beginning of any Trip.

In any event, We reserve the right to reimburse You only for those expenses incurred for service which the Appointed Assistance Company would have provided under the same circumstances and up to the limit specified in this section.

#### **SECTION 14 - REPATRIATION & LOCAL BURIAL**

The Appointed Assistance Company will organise and pay the cost of transportation of the mortal remains of the deceased Insured Person (or his / her ashes) from the place of death to Singapore in the event of his / her death.

As an alternative, upon specific request of the personal representative of the deceased Insured Person, and wherever possible, the Appointed Assistance Company will organise and pay for the cost of local burial in the country in which the Insured Person was visiting at the time of his / her death.

The Appointed Assistance Company's financial responsibility for such local burial shall be limited to the equivalent of the cost of the repatriation.

Should the deceased Insured Person's representative choose an alternative destination besides Singapore for burial, the Appointed Assistance Company will organise and pay for the cost of transportation of the mortal remains to this alternative site, up to the equivalent cost of transporting the remains to Singapore.

#### **Exclusions**

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Any expenses incurred for the transportation of Your remains not approved and arranged by the Appointed Assistance Company.

#### **SECTION 15 - CHILD GUARD**

In the event You are hospitalised overseas and there is no adult to accompany the child / children who is / are below the age of 18 years old, We will pay, up to the limit specified in the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessary incurred by one (1) Relative or friend to accompany the child / children back to Singapore.

#### **SECTION 16 - EMERGENCY HANDPHONE CHARGES**

We will reimburse You up to the limit specified in the Selected Plan, the telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of the Appointed Assistance Company during a medical assistance / emergency, and for which a medical claim has been submitted under Section 4.

### Exclusions

No reimbursement will be payable for telephone calls made via standard LAN Line and public telephones using an International Calling Card (ICC).

### SECTION 17 - TRIP CANCELLATION

We will reimburse You up to the limit specified in the Selected Plan, for loss of travel and / of accommodation expenses paid in advance by You which are not recoverable from any other source consequent upon the cancellation of the planned Trip after the insurance has been effected and which cancellation occurred within sixty (60) days before the date of commencement of the Trip and which is as a result of the following, except for (d) hereunder.

- a) Your death or Serious Sickness or compulsory quarantine of any of Your Relative or Travel Companion;
- b) unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- c) Natural Disasters or adverse weather condition at the planned destination
- d) serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of departure and which require You to be present at the principal residence on the date of departure;
- e) witness summons or jury service.

### Exclusions

We will not pay for any loss:

1. caused directly or indirectly by government regulations or control; or
2. caused by cancellation by the carrier; or
3. that is covered by any other existing insurance scheme or government program; or
4. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and / or accommodation; or
5. should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You, Your Travel Companion or any of Your Relatives, resulting from Accidents).
6. Pregnancy or childbirth, and or any Injury or Sickness associated with pregnancy or childbirth.
7. Cancellation on your own accord.

N.B. This Policy will only pay for any claim under any one of Section 17, Section 18 or Section 32, but not more than one (1) of the sections.

### SECTION 18 - TRAVEL POSTPONEMENT

We will reimburse You up to the limit specified in the Selected Plan, for any administrative charges in which full payment was made by You for the initial Trip, for which You are liable and which are not recoverable from any other source consequent upon the postponement of the planned Trip after the insurance has been effected and which the postponement occurred within sixty (60) days before the date of commencement of the Trip and which is as a result of the following, except for (d) hereunder.

- a) Your Serious Sickness or compulsory quarantine;
- b) death or Serious Sickness or compulsory quarantine of any of Your Relative of Travel Companion;
- c) Natural Disaster or adverse weather condition at the planned destination
- d) unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- e) serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of departure and which require You to be present at the principal residence on the date of departure;
- f) witness summons or jury service.

### Exclusions

We will not pay for any loss:

1. caused directly or indirectly by government regulations or control; or
2. caused by cancellation by the carrier; or
3. that is covered by any other existing insurance scheme or government program; or
4. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and / or accommodation; or
5. should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You, Your Travel Companion or any of Your Relatives, resulting from Accidents).
6. Pregnancy or childbirth, and or any Injury or Sickness associated with pregnancy or childbirth.
7. Postponement on your own accord.

N.B. This Policy will only pay for any claim under any one of Section 17, Section 18 or Section 32, but not more than one (1) of the sections.

### SECTION 19 - TRAVEL CURTAILMENT

We will reimburse You up to the limits specified in the Selected Plan for the proportional return of the irrecoverable prepaid cost of the planned Trip in respect of travelling expenses only as shown on the booking invoice, calculated at pro-rata for each complete day of the planned Trip lost, including reasonable additional hotel and repatriation costs to Singapore, necessarily and unavoidably incurred, due to the necessary and unavoidable Curtailment of the planned Trip due to:

- a) You suffering a Serious Injury or Sickness and receive medical advice to do so;
- b) the unexpected death or Injury or Sickness of Your Relative or Travel Companion;
- c) the aircraft on which You are on board as a passenger is hijacked;
- d) Natural Disasters or adverse weather condition which prevent You from continuing with Your scheduled Trip;
- e) unexpected strike, riot or civil commotion beyond Your control, or
- f) quarantine upon medical advice.

A medical certificate must be obtained from the Physician treating You confirming the advisability to return to Singapore due to the Illness or Injury. This coverage is effective only if policy is purchased before you become aware of any circumstances, which could lead to the disruption of the planned Trip.

### Exclusions

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

1. Government regulations or Act, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the agent or tour operator through whom the Trip was booked.
2. Your business, financial or contractual obligation or those of your travelling companion.

N.B. This Policy will only pay for any claim either under Section 19 or Section 20, but not for both sections.

### SECTION 20 - TRAVEL INTERRUPTION

In the event You are hospitalised overseas for more than five (5) days, We will pay, up to the limit specified in the Selected Plan, for the unused portion for any loss of travel (economy airfare, rail road or sea transport fare) and / or accommodation expenses paid in advance.

N.B. This Policy will only pay for any claim either under Section 19 or Section 20, but not for both sections.

### SECTION 21 - TRAVEL DELAY

In the event that the Public Transport in which You had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to strike / industrial action, adverse weather condition, mechanical breakdowns / derangement and

structural defect of the Public Transport, We will pay S\$100 for every full six (6) consecutive hours of delay up to the limits specified in the Selected Plan during the Policy period.

#### **Exclusions**

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

1. Failure of the Insured Person to check in according to the itinerary supplied to him / her, obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
2. Strike or industrial action existing on the date you purchase this insurance.
3. Your late arrival at the airport or port after check-in or boarding time (except for the late arrival due to strike or industrial action).
4. Caused by cancellation by the carrier.

N.B. This Policy will only pay for any claim either under Section 21 or Section 22, but not for both sections.

#### **SECTION 22 - FLIGHT DIVERSION**

In the event that whilst traveling on a scheduled flight Your flight is diverted due to adverse weather conditions which prevents You from continuing Your trip and You are delayed from arriving at Your planned destination by at least six (6) consecutive hours, We will pay up to S\$100 for every full six (6) consecutive hours of delay up to a maximum limit specified in the Selected Plan, during the Policy Period.

N.B. This Policy will only pay for any claim either under Section 21 or Section 22, but not for both sections.

#### **SECTION 23 - FLIGHT MISCONNECTION**

In the event that Your confirmed onward travel connection whilst overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled conveyance and no onward transportation is available to You within six (6) consecutive hours on Your arrival, We will pay for expenses incurred, upon providing evidence of receipts / bills in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the carrier or any third party, up to the limit specified in the Selected Plan.

The flight misconnection details to be obtained by You must be verified in writing by the operator(s) of the airline or their handling agent(s). This benefit is payable only once for each Trip out of Singapore.

N.B. This Policy will only pay for any claim either under Section 23 or Section 24, but not for both sections.

#### **SECTION 24 - FLIGHT OVERBOOKING**

In the event that You fail to board the aircraft whilst overseas arising from overbooking of the flight in which a confirmed reservation had been received from the airline and no alternative transportation is made available to You within six (6) hours, We will pay for expenses incurred, upon providing evidence of receipts / bills in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the carrier or any third party, up to the limit specified in the Selected Plan.

The overbooked flight details to be obtained by You must be verified in writing by the operator(s) of the airline or their handling agent(s). This benefit is payable only once for each Trip out of Singapore.

N.B. This Policy will only pay for any claim either under Section 23 or Section 24, but not for both sections.

#### **SECTION 25 - BAGGAGE & PERSONAL EFFECTS INCLUDING VALUABLES & LAPTOP COMPUTER**

We will pay You, up to the limit specified in the Selected Plan, for loss of or damage sustained overseas to personal baggage taken or purchased, or damaged due to natural disasters or adverse weather conditions due to circumstances beyond Your control at the planned destination. This includes clothing, personal effects and Valuables owned by (not hired by, loan to or entrusted to) or worn or carried on You, in suitcases and like receptacles.

We will make payment or at Our option, reinstate or repair, subject to due allowance for wear and tear and depreciation.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We will only be liable up to a limit of:

- a) S\$500 for any one article or pair or sets of articles;
- b) S\$1,000 for any one article for video equipment, camera and laptop computer including accessories, batteries and lenses but excluding softwares;
- c) S\$500 in aggregate for Valuables when worn or carried;
- d) S\$3,000 in aggregate for electronic items or equipment;
- e) S\$5,000 in aggregate per suitcase / bag.

In the event of loss or damage to any insured item forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. A pair or set of articles shall be deemed as one single article inclusive of its standard accessories, batteries, lenses and the like.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step and reasonable precaution to ensure:

- a) that Your baggage or personal effects are not left unattended in a Public Place; and
- b) the safety of all personal property and baggage.

#### **Exclusions**

We will not pay for claims in respect of:

1. Loss or damage to animals, motor vehicle (including accessories), motorcycles, snow skis, boats, motors, any other conveyances, household furniture, musical instruments, sports equipment, antiques, securities, stamps, money / documents, contact or cornea lenses, fragile articles including glass and porcelain items, fruits, food articles, perishables and consumable items.
2. Loss or damage of business goods, samples or equipment of any kind.
3. Loss or damage caused by normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical, electrical breakdown, derangement, damage sustained due to any process initiated by an Insured Person to repair, clean or alter any property.
4. Cost of reproducing data whether recorded on tapes, cards, and disc or otherwise.
5. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline, a Property Irregularity Report is obtained.
6. Losses not reported to the police within 24 hours and not obtained at the place of loss.
7. Loss or damage or theft of insured's property left unattended in a Public Place.
8. Loss or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Government Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine under custom regulations, confiscation by order of Government Authority or risk of contraband or illegal transportation of trade.
9. Loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.
10. Loss or theft of property which could have been avoided by the taking of reasonable precautions.
11. Loss or damage or theft of property where We have reasonable grounds for believing that Your claim is not made in good faith.
12. Loss or damage to Your baggage sent in advance, mailed or shipped separately.

N.B. This Policy will only pay for any claim under any one of Section 25, Section 26 or Section 34, but not more than one (1) of the sections.

#### **SECTION 26 - BAGGAGE DELAY**

We will pay S\$200 if the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier for every full six (6) consecutive hours of delay after Your arrival at the baggage pick-up point of the scheduled destination overseas and in Singapore, up to the limit specified in the Selected Plan during the Policy period.

N.B. This Policy will only pay for any claim under any one of Section 25, Section 26 or Section 34, but not more than one (1) of the sections.

#### **SECTION 27 - PERSONAL MONEY & TRAVEL DOCUMENTS**

We will reimburse You up to the limit specified in the Selected Plan for the cost of obtaining replacement of Your passports, travel tickets and relevant travel documents loss as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft or natural disasters or adverse weather condition during your Trip. We will reimburse You up to S\$500 for the loss of money (cash, travellers' cheques or banknotes) belonging to You and in Your care, custody or control during the trip. Such loss must be due to robbery, burglary, theft or natural disasters or adverse weather condition during Your Trip.

#### **Exclusions**

We will not pay for claims in respect of:

1. Shortage due to error, omission, exchange or depreciation in value.
2. Travellers' cheques not immediately reported to the local branch or agent of issuing authority.
3. Loss of money not in the personal custody of the Insured Person.
4. Loss of cash cards.
5. Losses not reported to the police within 24 hours and report not obtained at the place of loss.

#### **SECTION 28 - LOSS OF CREDIT CARD**

If You suffer financial loss as a direct result of the fraudulent use of Your credit card(s) following its loss or theft during the Trip, We will pay for such loss up to the limit specified in the Selected Plan.

The loss must be reported to the card company(s) within six (6) hours of the incident. Any claim must be accompanied by a report issued by the card company(s) evidencing the loss. The benefits under this Section do not apply to an Insured Person who is a Child.

#### **SECTION 29 - KIDNAP & HOSTAGE**

We will pay a benefit of S\$250 per day for every 24-hour period that You are held Hostage following a Kidnap, which occurs during a Trip, up to the limit specified in the Selected Plan provided,

- a) We have sufficient proof that the event has actually occurred;
- b) We have been given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- c) We must, if it is in Your best interest, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

#### **Exclusions**

We will not pay any benefit in this Section for loss or damage due to the following:

1. Your fraudulent, dishonest or criminal acts;
2. Events which take place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active;
3. Actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage;
4. Any loss or damage suffered not in accordance with a Trip.

#### **SECTION 30 - DELAY DUE TO HIJACK**

We will pay a benefit of S\$500 for every full twelve (12) hours if the Public Transport in which You are travelling is hijacked and your Trip is interrupted as a direct result of You being detained by the hijack.

#### **SECTION 31 - LOSS OF HOTEL FACILITIES & SERVICES**

We will pay a benefit of S\$100 per day for which You have suffered a withdrawal of services at a hotel whilst overseas as a result of strike or industrial action which exists continuously for twenty-four (24) hours.

#### **SECTION 32 - FINANCIAL COLLAPSE OF TRAVEL AGENCY**

We will reimburse You up to the limit specified in the Selected Plan, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled because of Insolvency of a Travel Agent to whom You made such payments.

#### **Exclusions**

We will not pay for any loss:

1. Caused directly or indirectly by Government regulations or control; or
2. Caused by cancellation by the carrier or any other provider of the travel and / or accommodation; or
3. That is covered by any other existing insurance scheme or Government program; or
4. Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and / or accommodation; or
5. Insolvency which occurred before the purchase date of Your policy; or
6. Caused by a failure by any airline, cruise-line, tour operator or Travel Agent, persons or agency to provide the travel arrangements for reasons other than Insolvency; or
7. Should this insurance be purchased less than 7 days before the date of departure.

N.B. This Policy will only pay for any claim under any one of Section 17, Section 18 or Section 32, but not more than one (1) of the sections.

#### **SECTION 33 - PERSONAL LIABILITY**

We will indemnify You, up to the limit specified in the Selected Plan, for legal liability to a third party arising during the Trip as a result of:

- a) Death or Injury to any third party.
- b) Accidental loss of or damage to property of any third party.

#### **Exclusions**

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

1. Employer's liability, contractual liability or liability to a member of Your family;
2. Acts of animals or property belonging to You, or in Your care, custody or control;
3. Any willful, malicious or unlawful act;
4. Pursuit of trade, business or profession;
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership, possession or use of vehicles, aircraft or water craft;
7. Legal costs resulting from any criminal proceedings;
8. Your participation in any motor rallies.
9. Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
10. Punitive, aggravated or exemplary damages.

#### **SECTION 34 - GOLF EQUIPMENT**

We will pay You, up to the limit specified in the Selected Plan, for loss of or damage sustained during the Trip to Golfing Equipment taken, or purchased provided such event occurs in a Public Place.

We will make payment or at Our option, reinstate or repair the Golfing Equipment, subject to due allowance for wear and tear and depreciation.

In the event any of Your Golfing Equipment is proven to be beyond economical repair, a claim under this Policy will be treated as if the equipment had been lost.

We will not be liable for more than the limit specified in this section of the Selected Plan, in respect of any one article or pair or set of articles.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step and reasonable precaution to ensure that Your Golfing Equipment is not left unattended in a Public Place.

N.B. This Policy will only pay for any claim under any one of Section 25 or Section 26 or Section 34, but not more than one (1) of the sections.

### **SECTION 35 - HIRE GOLF EQUIPMENT**

We will reimburse You up to the limit specified in Selected Plan for the cost of hiring replacement Golf Equipment and for which a claim has been submitted under Section 34.

### **SECTION 36 - HOLE-IN-ONE**

If You complete a hole-in-one in an organised event at any 18-hole golf course, We will pay up to the limit specified in the Selected Plan to cover the cost of one round of celebratory drinks.

You must provide Us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of the accomplishment at the golf club.

### **Exclusions (Applicable to Section 34, 35 and 36)**

With regards to Golf Equipment, We will not be liable for:

1. Loss of or damage to golf ball and clubs whilst actually in the course of play or practice.
2. Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
3. Loss of or damage resulting from Your willful act or negligence.
4. Loss of or damage arising from confiscating or retention by customs or other officials.
5. Loss of or damage covered by any other Policy.
6. Loss or damage or theft of property left unattended in a Public Place.
7. Loss or damage or theft of property, which could have been avoided by the taking of reasonable precautions.
8. Loss or damage or theft of property where We have reasonable grounds for believing that Your claim is not made in good faith.

### **SECTION 37 - SPOILAGE OF FOOD & DRINKS IN REFRIGERATOR OR IN FREEZER**

We will reimburse You up to the maximum limit of the Selected Plan specified in the Schedule of Benefits, for the spoilage of food and drinks stored in Your refrigerator or in the freezer based within your registered residence which were left vacant because of Your Trip, provided the breakdown of the refrigerator or freezer is caused by the non-operation or malfunction of any thermostatic or automatic controlling devices.

Any claim must be accompanied by written documentation proof or receipt from repairer of the damaged refrigerator or freezer within seven (7) days from the date of Your return to Singapore.

### **SECTION 38 - HOME GUARD**

We will, by payment or at Our option by reinstatement or repair, indemnify you against physical loss or damage to the Household Contents, Valuables and / or stamp, coin, medal collections, works of art based within Your residence in Singapore that was left vacant because of Your Trip, caused by fire occurring during the period of

insurance and after You have departed from Singapore, up to the limit specified in the Selected Plan.

### **Exclusions**

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

1. Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
2. Any loss or damage occasioned through Your willful act or with Your connivance.
3. Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or of any premises, vehicle or thing containing the same by any government authorities.
4. Electrical or mechanical breakdown.
5. Consequential loss or damage of any kind.
6. Business or professional use in respect of photographic and sports equipment and accessories and musical instruments.
7. Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
8. Loss or damage insured under any other insurance policy, or reimbursed by any other party.

### **SECTION 39 - WINTER SPORTS EQUIPMENT RENTAL**

We will reimburse You up to the maximum limit of the Selected Plan specified in the Schedule of Benefits, for which You become legally liable to pay in respect of loss or damage to the rented Winter Sports Equipment.

You are to take every possible and reasonable precaution to ensure:

- a) that the rented Winter Sports Equipments are not left unattended in a Public Place ; and
- b) the safety of all the rented Winter Sports Equipments under Your Care.

Any claim must be accompanied by written documentation that You have made a payment for the loss or damage to the rented Winter Sports Equipment.

### **SECTION 40 - RENTAL CAR EXCESS**

We will reimburse You up to the limit specified in the Selected Plan for any excess or deductible which You become legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle, provided:

- a) You were either a named driver or co-driver of the rental vehicle;
- b) the rental vehicle was rented from a licensed rental agency;
- c) You have taken up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period;
- d) You complied with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

### **Exclusions**

We will not pay for:

1. Loss or damage arising from operating of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

### **SECTION 41 - PET CARE**

We will pay any additional expense, which You become legally liable to pay for placing Your cat or dog in a kennel / cattery or pet hotel for the duration of the Trip and You are unable to collect the pet on the day as agreed with the kennel / cattery or pet hotel, and

this is solely due to the delay of Your final inbound flight, rail, coach or sea vessel to Singapore. We will pay up to S\$50 for every full eight (8) consecutive hours of delay, up to the limit specified in the Selected Plan.

You are to provide us with written confirmation from:

- a) the carrier stating the reason for the delay and the scheduled and actual departure time of the carrier.
- b) the kennel / cattery or pet hotel stating the original and actual pick-up dates.

#### **Exclusions**

We will not pay for a claim under this Section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

#### **SECTION 42 - TERRORISM COVER**

We will pay You the benefits in Sections 1 to 41 for losses arising directly from an act of Terrorism during the Trip, subject to the limits in the respective Section 1 to 41 of the Selected Plan and the terms and exclusions of the Plan.

### **PART III - GENERAL EXCLUSIONS**

We will not pay for the loss or liability directly or indirectly arising as a result of the following under any section of this policy.

1. Any Pre-existing Medical Conditions;
2. Congenital conditions and any physical birth defects arising out of or resulting there from.
3. Mental and nervous or sleep disorders, including insanity.
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is indeed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
  - (i) it is carried out to restore function or appearance after an Accident or following Surgery for a medical condition, provided that the Accident or Surgery occurs while the Insured Person is covered under the policy; and
  - (ii) it is done at a medically appropriate stage after the Accident or Surgery; and
  - (iii) the cost of the treatment is approved by the Company in writing before it is done.
5. Sexually transmitted diseases. Human Immunodeficiency Virus (HIV) and / or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutant derivatives or variations however caused.
6. Loss resulting directly or indirectly (in whole or in part) from Epidemic or Pandemic.
7. Suicide or attempted suicide, intentional self-injury, willful exposure to danger (other than in an attempt to save human life), or the committing of any criminal acts.
8. Effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
9. Your travelling on or against medical advice, or where the Trip is made solely for the purpose of obtaining treatment.
10. In the event of any warnings or advisory on health threatening situations issued by the government authorities of the original country which you would be travelling from or the country which you would be travelling to strongly recommend postponement of all non-essential travel. The policy shall exclude any direct or indirect claims resulting from such events from the date of issue of statement from the authorities unless the Trip has already commenced prior to the issuance of the statement.
11. Air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft.
12. Activities engaging in sports or games in a professional capacity or where you would or could earn income or remuneration from engaging in such sports or games.

13. Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
14. Accidents whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking / trekking in remote areas unless with licensed guides, pot-holing, and any activity involving you being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving or high diving.
15. Employment on merchant vessels or as a manual worker; naval, military or air-force service or operations, regular or temporary, military or police duties.
16. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
17. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
18. Any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction.
19. Loss of or damage to hired or leased equipment; testing of any kind of conveyance.
20. Consequential loss or damage of any kind.
21. Mysterious disappearance.
22. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
23. Radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
24. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property or under the order of any Government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media.
25. Your direct participation in terrorist acts.
26. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

### **PART IV - GENERAL CONDITIONS**

#### **1. The Contract**

This policy is evidence of the contract between You and Us from the day the Policy commences.

We will provide the insurance to You according to the terms set out in this Policy, provided You pay the premium when due and We agree to accept it. The General Conditions which appear in this Policy or in any Endorsement form part of the contract and must be complied with.

It is important that You:

- a) read the whole Policy to make sure that You understand the protection that You have just bought; and
- b) are aware of the limits on the amounts We will pay You.

#### **2. Interpretation**

This Policy including Your application form, Schedule and any Endorsement and amendment shall be read together as one contract and any one word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

No change in this Policy shall be valid unless approved by Us, and evidenced by an Endorsement reflecting the amendment on the Policy by Us.

### 3. Duty of Disclosure

The accuracy of the information provided over the phone or in Your application form will form the basis of and be part of the contract. Before You enter into the Insurance contract and during the Period of Insurance, You must tell Us everything You know or could reasonably be expected to know which will affect Our decision on the coverage and the terms of the insurance.

If You are uncertain about whether a fact is relevant or not, You must tell Us about it. We will acknowledge receipt of acceptance of material information by stating these on the Policy Schedule. If You do not provide this information to Us, We may:

- a) reduce the amount payable for the claim under this Policy; or
- b) refuse to pay the claim that may arise; or
- c) cancel Your insurance policy from inception.

### 4. Eligibility and Cover

This policy covers the main Insured Person, his / her legal spouse and Child(ren) as shown in the Certificate of Insurance.

The Insured Person(s) must be residing in Singapore, who are Singaporeans, Permanent Resident or Foreigner with a valid Employment Pass, Work Permit, Dependant Pass or Student Pass.

An insured Child must travel with at least one (1) insured adult for the cover to be valid.

Under a **Family** coverage, the following conditions apply:

#### a) Single Trip Plan

The Insured Persons may comprise:

- i) maximum of two (2) adults who need not be related, and who are named in the Schedule as the Insured Person(s); and
- ii) any number of Child(ren), who is / are each legally related to either of the two (2) adults mentioned in i) above.

All the Insured Persons in this Family Plan must depart from and return to Singapore together at the same time as a family.

Cover shall be considered to commence when an Insured Person leaves his or her place of residence or business in Singapore (whichever is later) for a direct journey to commence the planned Trip and will terminate:

- i) upon his / her arrival at his / her permanent place of residence in Singapore on the completion of the planned Trip;
- ii) three (3) hours after his / her arrival time in Singapore on the completion of the planned Trip;
- iii) the expiry period of insurance specified in the Policy;
- iv) at 12.01 am (Singapore time) on the 182nd day after the commencement of any Trip;

whichever is earlier.

However, in the event where due to circumstances beyond your control and payable under this Policy, Your planned Trip is necessarily extended beyond the period of insurance stated in the Schedule, We will extend the period of insurance without additional premium for such period as is necessary to enable you to complete Your planned Trip.

#### b) Annual Plan

The Insured Persons may comprise:-

- i) a maximum of two (2) adults who are husband and wife and legally married to each other, and who are named in the Schedule as the Insured Person(s); and
- ii) any number of Child(ren), who is / are the legal Child(ren) of the two (2) adults mentioned in i) above.

During the policy period, an insured Child making a Trip under an Annual Family Plan must be accompanied by at least an adult mentioned in a) above.

Cover shall be considered to commence when an Insured Person leaves his / her place of residence or business in Singapore (whichever is later) for a direct journey to commence the planned Trip and will terminate:

- i) upon his / her arrival at his / her permanent place of residence in Singapore on the completion of the planned Trip;
- ii) three (3) hours after his / her arrival time in Singapore on the completion of the planned Trip;
- iii) the expiry period of insurance specified in the Policy;
- iv) at 12.01 am (Singapore time) on the 91st day after the commencement of any Trip;

whichever is earlier.

However, in the event where due to circumstances beyond your control and payable under this Policy, Your planned Trip is necessarily extended beyond the period of insurance stated in the Schedule, We will extend the period of insurance without additional premium for such period as is necessary to enable you to complete Your planned Trip.

### 5. Fitness for Travel

At the time of your Trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip otherwise any claim is not payable.

### 6. Awareness of Circumstances

At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such case, no claim will be payable.

### 7. Purchase of Travel Insurance

You must purchase the insurance before departing from Singapore.

### 8. Determination of Age

In the event of a claim under Section 1, 2, 4 and 5 of the Selected Plan, the age of the Insured Person will be determined as at the date of Injury or Illness with reference to the date of birth.

### 9. Misstatement or Fraud

We shall have no liability to pay any benefit under this Policy if You or any Insured Person :

- (i) fail to fully and truthfully disclose to Us all material information known (or which could reasonably be expected to be known) before inception of this Policy and upon each renewal (Annual Plan);
- (ii) fail to properly observe and fulfill the terms and conditions of this Policy;
- (iii) make any untrue statement;
- (iv) omit, suppress or incorrectly state any material information affecting the risk;
- (v) make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.

### 10. Policy Renewal (Annual Plan)

This Policy is renewable at Our option, at the premium rates determined at that time by Us. The renewal premium has to be paid in advance before the renewal effective date.

### 11. Premium Warranty

- (i) Notwithstanding anything herein contained but subject to clauses (ii) hereof, it is hereby agreed and declared that the premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.
- (ii) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through

whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall be deemed to be cancelled immediately and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, Renewal Certificate, Cover Note & Endorsement.

**12. Change of Terms and Conditions (Annual Plan)**

We reserve the right to amend the terms and provisions of this Policy on any Policy anniversary date by giving You thirty (30) days' written notice of such change. Notice is considered to have been given when such written notice is sent by ordinary mail to Your last known correspondence address in Our records. No alteration to this Policy shall be valid unless approved in writing by Our authorised representative and reflected in an endorsement. No broker or advisor has the authority to amend or waive any of the terms and conditions of this Policy.

**13. Cancellation of Cover and Premium Refund**

Single Trip Plan: We will not refund Your premium once the certificate of insurance is issued.

Annual Plan: We have the right to cancel the Policy at any time by giving seven (7) days' notice by ordinary mail to Your last known correspondence address in Our records and You shall be entitled to the return of a pro-rata premium corresponding to the unexpired period of insurance subject to a minimum premium of S\$50. You may also cancel this Policy by giving seven (7) days' written notice to Us and if no claims have been made during the current period of insurance, We will grant You a short period refund of premium based on the table below;

Period of Cover	Short Period Premium Refundable (%)
2 months and below	60%
4 months and below	40%
6 months and below	20%
More than 6 months	0%

**14. Claims Procedures**

If any Injury, Illness, loss or damage happens, You must make a report within 24 hours of the incident to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred, if property is lost, stolen or malicious damage is suspected; any claim must be accompanied by written documentation from such authorities.

As soon as practicable and in any case within 30 days after the happening of any loss or event which may give rise to a claim, You must give Us written notice of such loss or event, except in the case of death or Permanent Total Disablement or Loss of Limb(s) or Sight which you must give us immediate notice of such death or Permanent Total Disablement or Loss of Limb(s) or Sight.

It is a condition precedent to Our liability that in the event of a claim under this Policy, You shall do the following:

- (i) give us at Your expense all medical evidence, certificates, reports, original invoices and receipts, proof of ownership, documentation such as translation of a foreign language document into the English language and other evidence, verified by oath if necessary, which We may require from You to support Your claim;
- (ii) give Us the tour booking form, invoice, e-ticket confirmation, boarding pass and / or photocopy of passport for verification and proof of travel and provide Us such other documentary or other proof that We may require; and
- (iii) give Us the necessary documents in English language. Translation, if needed, will have to be done by a certified translator acceptable to Us at Your expense.

If You are able to recover all or part of the medical expenses from other sources, We will only be liable to reimburse the

amount that is non-recoverable from such other sources. Claim submission must be substantiated with a written confirmation by a Medical Practitioner, medical bills and receipts.

All claims will be paid in Singapore dollars. For claims of loss, damage, costs and / or expenses incurred in a foreign currency, We will convert the foreign currency amount into Singapore dollars at such foreign currency exchange rate to be determined by Us in Our sole discretion to be applicable on the date of occurrence of such loss, damage, costs and / or expenses.

**15. Payment Of Benefits**

Any benefits payable under this Policy shall be paid to You or the Insured Person or in the event of Your or Insured Person's death to Your or Insured Person's estate. The Insured Person or Your receipt of any benefit payable under this Policy shall in all cases be deemed final and complete discharge of all Our liability.

**16. Other Insurances**

If You have or should have any other insurances providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected. (Not applicable to Section 1 and 2).

**17. Subrogation**

In the event of claim payment under this Policy, We shall be subrogated to all Your rights of recovery against any person or organisation and You shall execute and deliver relevant documents and do whatever else is necessary to secure such rights. No action or attempt after the loss shall be taken by You, or anyone acting for You, to prejudice such rights.

**18. Governing Law**

This Policy shall be governed by and interpreted in accordance with the Laws of Singapore.

**19. Rights Of Third Parties**

A person or any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

**20. Non-Assignment**

This Policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

**21. Dispute Resolution / Mediation / Arbitration**

All disputes arising out of this Policy may be submitted to the Insurance Disputes Resolution Organisation (IDRO) or the Singapore Mediation Centre (SMC) for settlement in accordance with dispute resolution or mediation procedure for the time being in force, if the parties so agree. The parties agree to take part in the dispute resolution / mediation in good faith and undertake to honour the terms of any settlement reached. If any dispute is not referred to IDRO or SMC for resolution, or if the IDRO or SMC fails to resolve the dispute, the dispute has to be referred to arbitration. Arbitration shall be conducted in accordance with the arbitration rules of the Singapore International Arbitration Centre.

**22. Duplication of Cover**

In the event You had purchased more than one (1) travel policy underwritten by Us for the same trip, We will consider You to be insured only under the policy which provides the highest benefit level.

**23. Condition Precedent**

The validity of this Policy is subject to the condition precedent that:

- a) for the risk insured, the named insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

- b) if the named insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
  - (i) the named insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
  - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to us before cover incepts.

**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 the Company or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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