

EQ Travel

Insurance Policy

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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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 - Schedule of Benefits

PERSONAL ACCIDENT		SUPERIOR	DELUXE	ESSENTIAL	
Section 1	Accidental Death & Permanent Disablement	<i>Adult up to 70 years old</i>	S\$500,000	S\$350,000	S\$250,000
		<i>Adult above 70 years old</i>	S\$200,000	S\$100,000	S\$50,000
		<i>Child in a Family Plan</i>	S\$200,000	S\$100,000	S\$50,000
		<i>Per Family</i>	S\$1,200,000	S\$800,000	S\$600,000
Section 2	Public Transport Double Cover	<i>Adult up to 70 years old</i>	S\$1,000,000	S\$700,000	S\$500,000
		<i>Adult above 70 years old</i>	S\$400,000	S\$200,000	S\$100,000
		<i>Child in a Family Plan</i>	S\$400,000	S\$200,000	S\$100,000
		<i>Per Family</i>	S\$2,400,000	S\$1,600,000	S\$1,200,000
Section 3	Child Education Subsidy Up to maximum 4 Children	S\$8,000	S\$5,000	S\$3,000	
MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		SUPERIOR	DELUXE	ESSENTIAL	
Section 4	Overseas Medical Expenses	<i>Adult up to 70 years old</i>	S\$500,000	S\$400,000	S\$300,000
		<i>Adult above 70 years old</i>	S\$125,000	S\$100,000	S\$75,000
		<i>Child in a Family Plan</i>	S\$250,000	S\$200,000	S\$150,000
		<i>Per Family</i>	S\$1,000,000	S\$800,000	S\$600,000
Section 5	Medical Expenses in Singapore	<i>Adult up to 70 years old</i>	S\$50,000	S\$25,000	S\$15,000
		<i>Adult above 70 years old</i>	S\$6,000	S\$5,000	S\$2,500
		<i>Child in a Family Plan</i>	S\$50,000	S\$25,000	S\$15,000
		<i>Per Family</i>	S\$100,000	S\$50,000	S\$30,000
Section 6	Pregnancy Related Expenses	S\$8,000	S\$5,000	S\$2,000	
Section 7	Overseas Hospitalisation Allowance (S\$200 per full 24 hours of Hospitalisation)	S\$50,000	S\$40,000	S\$20,000	
Section 8	Overseas Hospitalisation Allowance in ICU from an Accident (S\$400 per full 24 hours of Hospitalisation)	S\$5,000	S\$4,000	S\$2,000	
Section 9	Overseas Daily Quarantine Allowance (S\$50 per full 24 hours of quarantined Overseas)	S\$1,000	S\$700	S\$350	
Section 10	Daily Quarantine Allowance in Singapore (S\$50 per full 24 hours of quarantined upon return to Singapore)	S\$500	S\$300	S\$200	
Section 11	Hospitalisation Allowance in Singapore (S\$100 per full 24 hours of Hospitalisation)	S\$1,200	S\$1,000	S\$500	
Section 12	Hospital Visit	S\$25,000	S\$15,000	S\$7,500	
Section 13	Compassionate Visit	S\$10,000	S\$5,000	S\$3,000	
Section 14	Emergency Medical Evacuation / Repatriation	Unlimited	Unlimited	Unlimited	
Section 15	Repatriation of Mortal Remains / Local Burial due to Pre-Existing Medical Condition	<i>Adult up to 70 years old</i>	S\$150,000	S\$100,000	S\$50,000
		<i>Adult above 70 years old</i>	S\$50,000	S\$25,000	NA
		<i>Child</i>	S\$50,000	S\$25,000	S\$25,000
Section 16	Child Guard	S\$25,000	S\$25,000	S\$15,000	
Section 17	Emergency Handphone Charges	S\$300	S\$200	S\$100	
TRAVEL INCONVENIENCE		SUPERIOR	DELUXE	ESSENTIAL	
Section 18	Trip Cancellation	Per Insured Person	S\$15,000	S\$12,000	S\$6,000
		Per Family	S\$30,000	S\$24,000	S\$12,000
Section 19	Travel Postponement	Per Insured Person	S\$1,500	S\$1,000	S\$500
		Per Family	S\$3,000	S\$2,000	S\$1,000
Section 20	Travel Curtailment	Per Insured Person	S\$15,000	S\$12,000	S\$6,000
		Per Family	S\$30,000	S\$24,000	S\$12,000
Section 21	Replacement of Traveller	Per Insured Person	S\$1,000	S\$500	S\$200

Section 22	Travel Delay (S\$100 per full 6 hours of delay whilst Overseas) (Max S\$100 after full 6 hours of delay in Singapore)	Per Insured Person Per Family	S\$2,000 S\$3,000	S\$1,000 S\$1,500	S\$1,000 S\$1,500
Section 23	Flight Diversion (S\$100 per full 6 hours of delay whilst Overseas)	Per Insured Person Per Family	S\$2,000 S\$3,000	S\$1,000 S\$1,500	S\$1,000 S\$1,500
Section 24	Travel Misconnection		S\$200	S\$150	S\$100
Section 25	Flight Overbooking		S\$200	S\$150	S\$100
Section 26	Loss or Damage of Baggage & Personal Effects Applicable limits: * S\$500 for any one/pair/set of articles/ Valuables; * S\$1,000 for video equipment and laptop * S\$3,000 in aggregate for electronic items and equipment;	Per Insured Person Per Family	S\$10,000 S\$20,000	S\$8,000 S\$16,000	S\$5,000 S\$10,000
Section 27	Baggage Delay (S\$200 per full 6 hours of delay whilst Overseas) (Max. S\$200 after full 6 hours of delay in Singapore)	Per Insured Person Per Family	S\$2,000 S\$4,000	S\$1,000 S\$2,000	S\$1,000 S\$2,000
Section 28	Personal Money & Travel Documents * Loss of money capped at maximum S\$500	Per Insured Person Per Family	S\$5,000 S\$8,000	S\$5,000 S\$8,000	S\$3,000 S\$5,000
Section 29	Fraudulent Use of Lost Credit Card		S\$2,000	S\$1,000	S\$1,000
Section 30	Kidnap & Hostage (S\$250 per full 24 hours)	Per Insured Person Per Family	S\$8,000 S\$16,000	S\$5,000 S\$10,000	S\$5,000 S\$10,000
Section 31	Delay Due to Hijack (S\$500 per full 12 hours)	Per Insured Person Per Family	S\$5,000 S\$10,000	S\$5,000 S\$10,000	S\$5,000 S\$10,000
Section 32	Loss of Hotel Facilities & Services (S\$100 per full 24 hours)	Per Insured Person Per Family	S\$200 S\$400	S\$200 S\$400	S\$200 S\$400
Section 33	Financial Collapse of Travel Agency	Per Insured Person Per Family	S\$12,000 S\$20,000	S\$6,000 S\$18,000	S\$3,000 S\$10,000
Section 34	Personal Liability	Per Insured Person & Per family	S\$1,000,000		
GOLFER'S BENEFIT			SUPERIOR	DELUXE	ESSENTIAL
Section 35	Golf Equipment		S\$1,500	S\$1,000	S\$750
Section 36	Hire Golf Equipment		S\$500	S\$500	S\$250
Section 37	Hole-In-One		S\$500	S\$300	S\$150
BONUS COVER			SUPERIOR	DELUXE	ESSENTIAL
Section 38	Sports Equipment Rental		S\$300	S\$300	S\$300
Section 39	Home Guard		S\$10,000	S\$5,000	S\$2,500
Section 40	Rental Car Excess	Per Insured Person & Per Family	S\$1,000	S\$750	S\$750
Section 41	Pet Care (S\$50 per full 8 hours of delay)		S\$750	S\$500	S\$300
Section 42	Full Terrorism Cover		Yes	Yes	Yes
GEOGRAPHICAL COVERAGE					
Zone A Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam					
Zone B Zone A, Australia, China, Hong Kong, India, Japan, South Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan					
Zone C Zone B, Nepal, Tibet and the rest of the world, excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria, and other sanctioned countries					

Part II – Definitions

The words or phrases listed below have these special meanings when they appear in this Policy with the first letter capitalised.

1. **Accident** or **Accidental** means an external event or occurrence which is unintended, sudden, fortuitous and unforeseen that solely and independently results in bodily **Injury** and not caused by a disease or **Illness**.
2. **Appointed Assistance Company** means the company **We** have appointed to provide the **Insured Person** with various emergency assistance services.
3. **Child(ren)** means an unmarried and unemployed person under 18 years old, or up to age 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.
4. **Chinese Physician** means a person engaging in the practice of traditional Chinese medicine and/or acupuncture (including 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.

The **Chinese Physician** cannot be **You**, **Your** business partner or agent, **Your** employer or employee, **Your Travel Companion** or a person related to **You** by blood, marriage or adoption.

5. **Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
6. **Country of Residence** means the country in which the **Insured Person** is residing at the start of policy period, or the country declared to **Us** where the **Insured Person** is working for a period of more than 182 days in a year.
7. **Curtailement** means abandonment of the planned **Trip** as shown on the booking invoice and return to place of residence in Singapore.
8. **Doctor** means a person 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.

The **Doctor** cannot be **You**, **Your** business partner or agent, **Your** employer or employee, **Your Travel Companion** or a person related to **You** by blood, marriage or adoption.

Any reference to “**Doctor**” in this Policy shall mean, wherever appropriate, a general practitioner and/or specialist.

9. **Emergency Medical Evacuation** means the emergency transportation of the **Insured Person** from the location where the **Insured Person** suffers **Accidental Bodily Injury** or **Illness** to a **Hospital** where the appropriate **Emergency Medical Treatment** can be obtained.
10. **Emergency Medical Treatment** means necessary medical treatment of any sudden, life threatening **Accidental Bodily Injury** or **Illness** of the **Insured Person** during a **Trip**, where time is of the essence.
11. **Emergency Medical Repatriation** means the Transfer of the **Insured Person**, from the local **Hospital** where he/she received initial **Emergency Medical Treatment** to the **Insured Person’s Country of Residence** or to the **Insured Person’s Home Country** to obtain further medical treatment or to recover.
12. **Epidemic** means any contagious disease outbreak which is classified as such or pandemic by the World Health Organisation or Ministry of Health of the Republic of Singapore.
13. **Golf Equipment** means golf clubs and golf bags only.

14. **Home Country** means the country, outside of Singapore, which **You** are granted rights of citizenship or permanent residence by the respective governmental authorities.
15. **Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a **Hospital** (if licensing is required in the state or government jurisdiction), and meets the following requirements:
- i) Operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients.
 - ii) Provides full-time nursing service by and under the supervision of a staff of nurses.
 - iii) Supervised by a staff of **Doctors** at all times.
 - iv) Maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.
- and **Hospital** shall not include the following:
- i) A mental institution; an institution confined primarily to the treatment of psychiatric disease including subnormality; the psychiatric department of a **Hospital**.
 - ii) A clinic; place for the aged; a rest or convalescent home or similar establishment, and is not other than incidentally a place for drug addicts or alcoholics.
 - iii) Health hydro or nature cure clinic; a special unit of a **Hospital** used primarily as a place for nursing, hospice, rehabilitation, extended-care facility, or a community **Hospital**.
16. **Hospitalisation** means being confined in a **Hospital** as a registered in-patient because of a medical necessity and on the recommendation of a **Doctor**. It must be a continuous 24 hours period for which the **Hospital** makes a charge for room and board for the treatment of **Injury** or **Illness**.
17. **Hostage** means **You** are being taken or held by another person by force or against **Your** will. This does not apply to a **Child** being held **Hostage** by his/her parents.
18. **Household Contents** means all household furniture and furnishings and personal belongings owned by **You** or **Your Immediate Family** member(s) or domestic servants permanently residing with **You**.
Excluding: Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
19. **Illness/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 **Doctor**.
20. **Immediate Family** means an **Insured Person's** legal spouse, legal **Child**, legal **Children**-in-law, siblings, sibling-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchildren, legal guardian, step or adopted **Children** and step-parents.
21. **Infectious Disease** means a disease which results in the World Health Organisation (WHO) issuing travel advisory discouraging travel to the affected destination. **Infectious Diseases** including but not limited to the following:
- Anthrax Infection
 - Avian Influenza or 'Bird Flu' due to influenza A viral strains H5N1, H7N9, or H5N6
 - Chikungunya fever
 - Dengue Fever / Dengue Haemorrhagic Fever (DHF)
 - Hand, Foot and Mouth Disease (HFMD)
 - Japanese Viral Encephalitis
 - Legionnaires' Disease
 - Malaria
 - Measles
 - Melioidosis or 'Soil Disease'
 - Middle East Respiratory Syndrome (MERS)

- Mumps
- Nipah Viral Encephalitis
- Plague
- Rabies
- Severe Acute Respiratory Syndrome (SARS)
- Variant Creutzfeld- Jakob Disease (VCJD) or 'Mad Cow Disease'
- Yellow Fever
- Zika Virus

22. **Injury** means physical bodily **Injury** which is caused solely and directly by an **Accident** and not by physical impairment, **Sickness**, disease or anything which happens gradually and affects physical or mental health.
23. **Insolvency** means the inability of an individual or entity to pay his/her/its debts when due and is deemed to occur, in the case of an individual, upon a bankruptcy petition being presented against him/her and in the case of an entity, upon resolution for winding up being passed by or a winding up petition being presented against it.
24. **Insured Person(s)** means the person(s) described in the **Schedule**.
25. **Jewellery** or **Valuables** means items made of or containing precious metals and semi-precious or precious stones, including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches, watches and pens.
26. **Kidnap** means an event or connected series of events of **Your** seizing, detaining or carrying or taking away by force or fraud against **Your** will for the purpose of demanding a ransom. This does not apply to a **Child** being kidnapped by his/her parents.
27. **Loss of Hearing** means total and irrecoverable **Loss of Hearing** which is beyond the remedy by surgical or other treatment.
28. **Loss of Limb** means complete severance of, or irrecoverable loss of use of, hand at or above the wrist or of a foot at or above the ankle.
29. **Loss of Sight** means total and irrecoverable **Loss of Sight** beyond remedy by surgical or other treatment
30. **Loss of Speech** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia
31. **Medical Expenses** means:
- a) Expenses necessarily and reasonably incurred for medical treatment of bodily **Injury** or **Illness** covered under this Policy.
 - b) Any treatment by a specialist must be referred by the attending general practitioner, except for **Children** 7 years old and below, and shall 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.
 - c) Surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire.
 - d) Dental treatment medically necessary to restore sound and natural teeth caused by an **Accident**, and is carried out by a qualified and licensed dentist.

This excludes: treatment due to tooth or gum or oral diseases; damage to dentures, dental prostheses, bridges, crowns; use of precious metals or for cosmetic dentistry; and expenses incurred for implants and medical aids including but not limited to, prostheses, hearing aids, wheelchair, walking aids, blood pressure monitor, breathing and respiratory appliances, sun lamps, or heat and cold compress.

32. **Natural Disaster** means an event or force of nature that has catastrophic consequences such as avalanche, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami, typhoon and volcanic eruption
33. **Permanent Disablement** means **Injury** which having lasted for a continuous period of 12 months from the date of the **Accident**, with no hope of improvement and will in all probability continue for the rest of the **Insured Person's** life.
34. **Permanent Total Disablement** means disablement that as a result of **Accidental Injury** which:
- having lasted for a continuous period of 12 months from the date of the **Accident**, with no hope of improvement and will in all probability continue for the rest of the **Insured Person's** life
 - totally disables and prevents **You** from attending to any business, occupation of any and every kind or if **You** have no business or occupation, from attending to **Your** usual duties.
35. **Pre-Existing Medical Condition** means any condition which:
- the **Insured Person** has received medical treatment, diagnosis, consultation or prescribed drugs within 12 months prior to the commencement of the **Trip**
 - symptoms or manifestations have existed, whether treatment was actually received within 12 months prior to the commencement of **the Trip**
 - You** should reasonably be aware of prior to the commencement of the **Trip**

For Annual Plan Policies, this also refers to a medical condition for which, **You** have made a claim on a previous **Trip**, or medical treatment was sought or diagnosed within 12 months prior to **Your** travel; such conditions for the purpose of the subsequent **Trip**.

36. **Public Transport** means any land, sea or air conveyance which has fixed and established routes only and is operated under a license issued by a governmental authority having jurisdiction, for the transportation of fare paying passengers.

This excludes rented vehicles, vehicle on hire, taxi services, private hire cars, buses, coaches and all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled.

37. **Public Place** means, but not limited to, airports, beaches, bus/train stations, hotels, restaurants, shops, streets, public toilets and any place which the public has access to.
38. **Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
39. **Schedule** means the document containing details of the **Insured Person(s)**, type of cover selected and period of insurance. The **Schedule** forms part of the Policy.
40. **Serious Injury or Serious Illness** means one or both of the following:
- For **You** or **Your Travel Companion** – an **Injury** or **Illness** where a **Doctor** medically certifies that **You** or **Your Travel Companion** are unfit to travel
 - For **Your Immediate Family** – an **Injury** or **Illness** that is life-threatening as confirmed by a **Doctor**.
41. **Strike** means the wilful act of any striker or locked-out worker done in furtherance of a **Strike** or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequence of any such act.
42. **Terrorism** means any act committed by a **Terrorist** or **Freedom Fighter**.

43. **Terrorist** or **Freedom Fighter** means an act (which may include using threat of force or violence) by an individual or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.
44. **Travel Agency** means a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap. 334).
45. **Travel Companion** means a person with whom **You** travel or plan to travel with for the period of the **Trip** and without whom **You** cannot make or continue **Your Trip**. This excludes a tour leader or group leader who is receiving remuneration in monetary form or in kind.
46. **Trip** means a planned overseas journey starting and ending in Singapore.
47. **Unattended** means when **You** do not watch over, look after, are not in full view of and not in a position to prevent unauthorised interference of **Your** belongings.
48. **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.
49. **We/Our/Us** means EQ Insurance Company Limited.
50. **You/Your** means the party named in the **Schedule** as the **Insured Person(s)**.

Part III – Description of Benefits

PERSONAL ACCIDENT

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If **You** are involved in an **Accident** during the **Trip** and as a consequence, sustain death (within 90 days) or **Permanent Disablement** (within 365 days) from the date of the **Accident**, **We** will pay the compensation up to the limit of the selected plan, as shown in the schedule below:

Percentage of Schedule of Compensation	Principal Sum Insured
1. Death by Accident	100%
2. Permanent Total Disablement	100%
3. Total and Permanent Loss of:	
a) Two limbs above ankle/wrist	100%
b) One limb above ankle/wrist	50%
c) Both hands or both feet	100%
d) One hand and/or one foot	50%
e) Sight in both eyes	100%
f) Sight in one eye	50%
g) Speech and hearing	100%
h) Hearing in both ears	50%
i) Hearing in one ear	15%

Coverage includes:

- a) From the time **You** leave **Your** permanent place of residence or work in Singapore, but not more than 3 hours prior to **Your** scheduled time of departure to the intended overseas destination; and
- b) Ceases on whichever of the following occurs first:
 - 1) At 00:01 Singapore Time on the expiry of the period of insurance
 - 2) **Your** return to **Your** permanent place of residence in Singapore
 - 3) 3 hours from the time of arrival in Singapore

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.

*If a claim for the same event occurs, **We** will only pay one of the following sections:*

Section 1 – Accidental Death & Permanent Disablement

Section 2 – Public Transport Double Cover

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 a **Public Transport**, resulting in **Your** death within 90 days from the date of **Accident**, **We** will pay the compensation up to the limit of the selected plan.

*If a claim for the same event occurs, **We** will only pay one of the following sections:*

Section 1 – Accidental Death & Permanent Disablement

Section 2 – Public Transport Double Cover

SECTION 3 - CHILD EDUCATION SUBSIDY

If the benefits under Section 1 (Accidental Death & Permanent Disablement) 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 **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**.

MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION

SECTION 4 - OVERSEAS MEDICAL EXPENSES

We will reimburse **You** up to the limit specified in the selected plan, the **Medical Expenses** necessarily incurred whilst overseas for **Injury** or **Illness You** sustained solely and independently of any other causes.

If **You** travel back to **Your Home Country** for a continuous period of more than 30 days, coverage under this Section is limited to 50% of the Sum Insured, subject to terms and conditions of this Policy.

Additional conditions:

1. Expenses incurred for necessary treatment by a **Chinese Physician** is inclusive and capped at S\$500 per **Insured Person** per **Trip**. In no event will the total of the **Medical Expenses** incurred overseas exceed the limit specified in the selected plan.
2. 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 limit.

SECTION 5 - MEDICAL EXPENSES 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 **Illness** 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 3 days from the date of return. Starting from the date of the first medical treatment in Singapore, **You** have up to a maximum of 30 days or up to the limit specified in the selected plan, whichever occurs first, to continue medical treatment.
- b) If medical treatment had already been sought overseas, from the date of return to Singapore, **You** have up to a maximum of 30 days or up to the limit specified in the selected plan, whichever occurs first, to continue medical treatment in Singapore.

Additional conditions:

1. Expenses incurred for necessary treatment by a **Chinese Physician** is inclusive and capped at S\$500 per **Insured Person** per **Trip**. In no event will the total of the **Medical Expenses** in Singapore exceed the limit specified in the selected plan.
2. 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 limit.

SECTION 6 - PREGNANCY RELATED EXPENSES

If **You** incur **Medical Expenses** that are necessarily incurred whilst overseas for a pregnancy-related **Illness**, **We** will reimburse **You** up to the limit specified in the selected plan.

Additional conditions:

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 limit specified in the selected plan.

Exclusions

We will not pay for claims in respect of:

1. Pregnancy-related **Illness** or treatment which **You** sought in **Your Home Country** or upon return to Singapore.
2. Any expenses incurred due to events occurring during the first trimester of pregnancy (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 **Illness** 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.

SECTION 7 - OVERSEAS HOSPITALISATION ALLOWANCE

If **You** are **Hospitalised** on the recommendation of a **Doctor** as a result of **Injury** or **Illness** sustained whilst overseas, **We** will pay **You** S\$200 for every full 24 consecutive hours 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**.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 7 – Overseas Hospitalisation Allowance

Section 8 – Overseas Hospitalisation Allowance in ICU from an Accident

SECTION 8 - 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) whilst overseas, **We** will pay **You** S\$400 for every full 24 consecutive hours whilst in an ICU up to the maximum limit of the selected plan specified in the schedule of benefits.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 7 – Overseas Hospitalisation Allowance

Section 8 – Overseas Hospitalisation Allowance in ICU from an Accident

SECTION 9 - 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** (**You** must get a written proof of **Your** quarantine order from the relevant health authorities containing details such as dates and reason(s) for **Your** quarantine), **We** will pay **You** S\$50 for every full 24 consecutive hours of such quarantine up to the maximum limit of the selected plan specified in the schedule of benefits.

SECTION 10 - DAILY QUARANTINE ALLOWANCE IN SINGAPORE

If **You** are placed under compulsory quarantine within 24 hours upon **Your** return to Singapore by the Ministry of Health as a result of close contact with confirmed cases of an **Infectious Disease** (**You** must get written proof of **Your** quarantine order from the relevant health authorities containing details such as dates and reason(s) for **Your** quarantine), **We** will pay **You** S\$50 for every full 24 consecutive hours of such quarantine up to the maximum limit of the selected plan specified in the schedule of benefits.

SECTION 11 - HOSPITALISATION ALLOWANCE IN SINGAPORE

If **You** are **Hospitalised** on the recommendation of a **Doctor** upon **Your** return to Singapore within 24 hours as a result of **Injury** or **Illness** sustained whilst overseas, **We** will pay **You** S\$100 for every full 24 consecutive hours 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**.

SECTION 12 - HOSPITAL VISIT

If **You** are **Hospitalised** overseas for more than 5 days and **Your** medical condition forbids evacuation and no adult member of **Your Immediate 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 1 relative or friend to visit and stay with **You**.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 12 – Hospital Visit

Section 13 – Compassionate Visit

SECTION 13 - COMPASSIONATE VISIT

If no adult member of **Your Immediate Family** was present at **Your** death due to an **Injury** or **Illness** whilst overseas, **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 1 relative or friend to assist in the final arrangements at **Your** destination.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 12 – Hospital Visit

Section 13 – Compassionate Visit

SECTION 14 - EMERGENCY MEDICAL EVACUATION / REPATRIATION

If as the result of **Injury** or **Illness** commencing whilst **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 / repatriation utilising the means best suited to do so, based on the medical severity of **Your** condition. The means of evacuation / repatriation 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 / Repatriation**.

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 the third trimester (28 weeks and above) 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 specified in this Section.

SECTION 15 - REPATRIATION OF MORTAL REMAINS / LOCAL BURIAL

The **Appointed Assistance Company** will organise and pay the cost of transportation of the mortal remains or ashes of the deceased **Insured Person** from the place of death to Singapore.

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.

Coverage includes:

In any event it's due to **Pre-Existing Medical Condition**, **We** will reimburse **You** up to the limit specified in the selected plan.

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 16 - CHILD GUARD

If **You** are **Hospitalised** overseas and there is no adult to accompany the **Child(ren)** 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 1 relative or friend to accompany the **Child(ren)** back to Singapore.

SECTION 17 - 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 (Overseas Medical Expenses).

Exclusions

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

TRAVEL INCONVENIENCE

SECTION 18 - TRIP CANCELLATION

We will reimburse **You** up to the limit specified in the selected plan for travel and/or accommodation expenses incurred, which full payment was made liable to **You** and payment cannot be recovered from any other source consequent upon the cancellation of the planned **Trip** after the insurance has been effected. This is due to any of the following events occurring within 30 days resulting to a cancellation (except for (d) hereunder) before the start of the **Trip**:

- a) Death or **Serious Injury** or **Serious Illness** or compulsory quarantine of **You** or **Your Immediate Family** 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 requires **You** to be present at the principal residence on the date of departure;
- e) Witness summons or jury service;
- f) Any event beyond **Your** control leading to closure of airport or airspace, which forces airplanes to be grounded;
- g) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

Exclusions

We will not pay for any loss:

1. that is covered by any other existing insurance scheme or government program.
2. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
3. 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** or **Your Travel Companion** or any of **Your Immediate Family**, resulting from **Accidents**).
4. due to cancellation on **Your** own accord.
5. of frequent flyer reward points, holiday points, gift voucher, membership, or credit-card redemption that **You** have used, in part or full, to pay for any part of the **Trip**.
6. and all benefits under this Policy shall cease to apply once a claim has been made under this Section.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 18 – Trip Cancellation

Section 19 – Travel Postponement

Section 20 – Travel Curtailment

Section 21 – Replacement of Traveller

Section 33 – Financial Collapse of Travel Agency

SECTION 19 - TRAVEL POSTPONEMENT

We will reimburse **You** up to the limit specified in the selected plan if any administrative charges for the initial **Trip** in which full payment was made liable to **You**, and payment cannot be recovered from any other source consequent upon the postponement of the planned **Trip** after the insurance has been effected. This is due to any of the following events occurring within 30 days resulting to a postponement (except for (d)) before the start of the **Trip**:

- a) Death or **Serious Injury** or **Serious Illness** or compulsory quarantine of **You** or **Your Immediate Family** or **Travel Companion**;
- b) Unexpected **Strike, Riot** or **Civil Commotion** beyond **Your** control at the planned destination;
- c) **Natural Disaster** 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;
- f) Any event beyond **Your** control leading to closure of airport or airspace, which forces airplanes to be grounded;
- g) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

Exclusions

We will not pay for any loss:

1. that is covered by any other existing insurance scheme or government program.
2. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
3. 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** or **Your Travel Companion** or any of **Your Immediate Family**, resulting from an **Accident**).
4. due to postponement on **Your** own accord.
5. of frequent flyer reward points, holiday points, gift voucher, membership, or credit-card redemption that **You** have used, in part or full, to pay for any part of the **Trip**.
6. and all benefits under this Policy shall cease to apply once a claim has been made under this Section.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 18 – Trip Cancellation

Section 19 – Travel Postponement

Section 20 – Travel Curtailment

Section 21 – Replacement of Traveller

Section 33 – Financial Collapse of Travel Agency

SECTION 20 - TRAVEL CURTAILMENT

We will reimburse **You** up to the limit specified in the selected plan for the irrecoverable prepaid travelling expenses the planned **Trip** only as shown on the booking invoice, calculated at pro-rata for each complete day of the planned **Trip** lost, or any reasonable additional travel (based on the usual fare for same class of travel as that which was originally chosen by **You**) and accommodation expenses, whichever shall be the highest, due to the necessary and unavoidable **Curtailment** of the planned **Trip** to return back to Singapore or alter any part of the itinerary of the planned **Trip** after it has started due to any of the following events:

- a) Death or **Serious Injury** or **Serious Illness** or compulsory quarantine of **You** or **Your Immediate Family** or **Travel Companion**;
- b) Unexpected **Strike, Riot** or **Civil Commotion** beyond **Your** control at the planned destination;
- c) **Natural Disaster** or adverse weather condition at the planned destination;
- d) The **Public Transport** on which **You** are on board as a passenger is hijacked;
- e) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination;
- f) Serious damage to **Your** residence in Singapore due to fire.

A medical certificate must be obtained from the treating **Doctor**, confirming the advisability to alter the return **Trip** as originally scheduled to Singapore due to a **Serious Injury** or **Serious Illness**. 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. that is covered by any other existing insurance scheme or government program.
2. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
3. 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.
4. **You** or **Your Travel Companion's** business, financial or contractual obligation.
5. abandonment of the planned **Trip** on **Your** own accord.
6. loss of frequent flyer reward points, holiday points, gift voucher, membership, or credit-card redemption that **You** have used, in part or full, to pay for any part of the **Trip**.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 18 – Trip Cancellation

Section 19 – Travel Postponement

Section 20 – Travel Curtailment

Section 21 – Replacement of Traveller

Section 33 – Financial Collapse of Travel Agency

SECTION 21 - REPLACEMENT OF TRAVELLER

If **You** suddenly and inevitably have to cancel **Your Trip** due to death or **Serious Injury** or **Serious Illness** of **You** or **Your Immediate Family** or **Travel Companion**, occurring within 30 days before the start of departure, **We** will reimburse **You** a 1 time replacement up to the limit specified in the selected plan, less any refund **You** receive, for the reasonable administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable 1 person to take over **Your** place for the **Trip**.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 18 – Trip Cancellation

Section 19 – Travel Postponement

Section 20 – Travel Curtailment

Section 21 – Replacement of Traveller

Section 33 – Financial Collapse of Travel Agency

SECTION 22 - TRAVEL DELAY

In the event **Your** scheduled **Public Transport** is delayed from the departure date as specified in the itinerary supplied to **You**, and the delay is not due to **Your** fault, **We** will pay the following, up to the limits specified in the selected plan:

1. S\$100 for every full 6 consecutive hours of delay whilst overseas, or
2. A maximum of S\$100 if the delay is at least 6 consecutive hours in Singapore.

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
2. failure to obtain written confirmation from the carrier or their handling agents of the number of hours of delay.
3. any delay arising from an event or circumstance which was publicly known on the date **You** purchased this insurance.
4. **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).

If a claim for the same event occurs, We will only pay one of the following sections:

Section 22 – Travel Delay

Section 23 – Flight Diversion

SECTION 23 - FLIGHT DIVERSION

If, whilst travelling on a scheduled flight, **Your** flight is diverted which prevents **You** from continuing **Your Trip** and **You** are delayed from arriving at **Your** planned destination by at least 6 consecutive hours, **We** will pay up to S\$100 for every full 6 consecutive hours of delay up to a maximum limit specified in the selected plan, during the policy period.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 22 – Travel Delay

Section 23 – Flight Diversion

SECTION 24 - TRAVEL MISCONNECTION

If **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 6 consecutive hours on **Your** arrival, **We** will pay the benefit amount as specified in the selected plan, during the policy period.

The travel misconnection details to be obtained by **You** must be verified in writing by the transport provider(s) or their handling agent(s).

SECTION 25 - FLIGHT OVERBOOKING

If **You** fail to board the aircraft whilst overseas arising from overbooking of the flight which a confirmed reservation had been received from the airline and no alternative transportation is made available to **You** within 6 consecutive hours, **We** will pay the benefit amount as specified in the selected plan, during the policy period.

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).

SECTION 26 - LOSS OR DAMAGE OF BAGGAGE & PERSONAL EFFECTS

We will pay **You** up to the limit specified in the selected plan, for loss or damage sustained overseas to **Your** personal baggage due to circumstances beyond **Your** control at the planned destination. This includes personal effects (clothes and **Valuables**) worn or carried on **You**. Items must be owned by (not hired by, loan to or entrusted to) **You**.

We will at **Our** sole discretion reimburse up the limit specified, replace or repair, subject to due allowance for wear and tear and depreciation.

We will only be liable up to a limit of:

- a) S\$500 for any one article or pair or sets of articles (e.g. hand phones inclusive of any accessories; a camera and its accompanying lens and any accessories, even purchased separately and are of different brands);
- b) S\$1,000 for any one article for video equipment, tablet and laptop computer including accessories and batteries;
- c) S\$500 in aggregate for **Valuables**;
- d) S\$3,000 in aggregate for electronic items or equipment;

whichever shall be the lowest.

Additional conditions:

1. **You** must take all reasonable precaution to ensure the safety of **Your** baggage and/or personal effects and that **Your** baggage and/or personal effects are not left **Unattended** and are under **Your, Your Travel Companion's** or **Your Immediate Family's** supervision.

2. 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.
3. For **Valuables**, photographic equipment and mobile devices(s), **You** must:
 - a. keep them in **Your** baggage, worn or carried by **You**
 - b. keep them in locked safe/baggage if left in **Your** accommodation
4. **You** must seek compensation from transport/service provider first if **Your** baggage and/or personal effects was lost or damaged when held by them. **We** will pay claims in excess of any compensation **You** have received. Any claim must be accompanied with written proof of compensation or denial from the relevant transport/service provider.
5. For the loss or damage of each article, **You** must provide proof of purchase (e.g. original receipts or credit card statements). If no proof of purchase is provided, **We** may decline the claim or accept it at a reduced value.

Exclusions

We will not pay for claims in respect of loss or damage:

1. to **Jewellery** or **Valuables** not arising from burglary or theft.
2. to property left **Unattended** in any motor vehicle, unless stored in the locked boot, luggage, or compartment space and with evidence of forcible and violent entry to the motor vehicle.
3. to animals, motor vehicle (including accessories), motorcycles, snow skis, boats, motors, any other conveyances, **Household Contents**, musical instruments, sports equipment, antiques, fruits, food articles, perishables and consumable items.
4. to money, securities, stamps, debit or credit cards, any cards or vouchers with a stored/monetary value.
5. to contact or cornea lenses, hearing aids, dentures, dental braces or bridges.
6. to fragile or brittle articles (e.g. glassware, chinaware), antiques, artefacts, documents or manuscripts, paintings
7. to identity card, passport, driver's license, employment passes or any type of passes.
8. of business goods, samples or equipment of any kind and all other items which are used in connection with any business profession or employment.
9. caused by normal wear and tear (includes scratches, discoloration, stains, tears, or dents to the surface of the item which does not affect how it works), deterioration, moths, vermin, mechanical, electrical breakdown, derangement, damage sustained due to any process initiated by an **Insured Person** to repair, clean or alter any property.
10. cost of repurchasing or reproducing software or data, whether recorded on tapes, cards, and disc or otherwise.
11. 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.
12. not reported to the police or relevant authority within 24 hours and no report obtained at the place of loss.
13. arising from theft of insured's property left **Unattended** and not under **Your**, **Your Travel Companion's** or **Your Immediate Family's** supervision.
14. arising from confiscation or retention by customs or other officials.
15. to property insured under any other insurance Policy, or otherwise reimbursed by a **Public Transport** carrier or a hotel.
16. arising from theft of property which could have been avoided by the taking of reasonable precautions.
17. arising from theft of property where **We** have reasonable grounds for believing that **Your** claim is not made in good faith.
18. to **Your** baggage sent in advance, mailed or shipped separately.
19. arising from **Your** deliberate act, failure to act, negligence or carelessness.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 26 – Loss or Damage of Baggage & Personal Effects

Section 27 – Baggage Delay

Section 35 – Golf Equipment

SECTION 27 - BAGGAGE DELAY

If the checked-in baggage accompanying **You** has been delayed, misdirected or temporarily misplaced by the carrier, **We** will pay the following, up to the limits specified in the selected plan:

1. S\$200 for every full 6 consecutive hours of delay after **Your** arrival at the baggage pick-up point of the scheduled destination overseas, up to the limit specified in the selected plan during the policy period, or
2. A maximum of S\$200 if the delay is at least 6 consecutive hours in Singapore.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 25 – Loss or Damage of Baggage & Personal Effects

Section 26 – Baggage Delay

Section 34 – Golf Equipment

SECTION 28 - 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, **Natural Disasters** or any circumstances beyond **Your** control 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 due to robbery, burglary, theft or **Natural Disasters** 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 29 - FRAUDULENT USE OF LOST 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 24 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 30 - KIDNAP & HOSTAGE

We will pay a benefit of S\$250 for every full 24 consecutive hours 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 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 31 - DELAY DUE TO HIJACK

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, **We** will pay a benefit of S\$500 for every full 12 consecutive hours.

SECTION 32 - LOSS OF HOTEL FACILITIES & SERVICES

If **You** have suffered a withdrawal of services at a hotel whilst overseas as a result of **Strike** or industrial action which exists continuously for 24 hours, **We** will pay a benefit of S\$100 for every full 24 consecutive hours.

SECTION 33 - FINANCIAL COLLAPSE OF TRAVEL AGENCY

If **Your Trip** is cancelled because of **Insolvency** of a Travel Agent to whom **You** made such payments, **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.

Exclusions

We will not pay for any loss:

1. caused by cancellation by the carrier or any other provider of the travel and/or accommodation.
2. that is covered by any other existing insurance scheme or government program.
3. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
4. **Insolvency** which occurred before the purchase date and time of **Your** Policy.
5. caused by a failure by any airline, cruise-line, tour operator or travel agent, person(s) or agency to provide the travel arrangements for reasons other than **Insolvency**.
6. when Policy is purchased less than 7 days before the date of departure.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 18 – Trip Cancellation

Section 19 – Travel Postponement

Section 20 – Travel Curtailment

Section 21 – Replacement of Traveller

Section 33 – Financial Collapse of Travel Agency

SECTION 34 - PERSONAL LIABILITY

We will indemnify up to the limit specified in the selected plan for the legal costs and expenses for representing or defending **You**, and the amount awarded against **You** by the court in Singapore for liability to a third party arising during the **Trip** as a result of:

- a) death or **Injury** to any third party.
- b) **Accidental** loss 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 Immediate Family**;
2. acts of animals or property belonging to **You**, or in **Your** care, custody or control.
3. any wilful, 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 firearms, vehicles, aircraft or water craft.
7. legal costs resulting from any criminal proceedings.
8. **Your** participation in any form of riding or racing in races or 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.

GOLFER'S BENEFIT

SECTION 35 - GOLF EQUIPMENT

If there is loss or damage sustained during the **Trip** on **Golf Equipment** taken or purchased, provided such event occurs in a **Public Place**, **We** will pay **You** up to the limit specified in the selected plan.

We will at **Our** sole discretion replace, repair or reimburse **You** the **Golf Equipment** up to the limit specified, subject to due allowance for wear and tear and depreciation. **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.

Exclusions

We will not be liable for:

1. loss of or damage to **Golf Equipment** during the course of play or practice.
2. loss or damage due to wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, or damage due to any process of repair or whilst being worked upon resulting therefrom.
3. loss or damage resulting from **Your** wilful act omission, carelessness or negligence.
4. loss or damage arising from confiscating or retention by customs or other officials.
5. loss or damage covered by any other Policy or reimbursed by any other party.
6. loss or damage or theft of property left **Unattended** in a **Public Place** or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property.
7. loss or damage or theft of property where **We** have reasonable grounds for believing that **Your** claim is not made in good faith.

If a claim for the same event occurs, We will only pay one of the following sections:

Section 26 – Loss or Damage of Baggage & Personal Effects

Section 27 – Baggage Delay

Section 35 – Golf Equipment

SECTION 36 - 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 35 (Golf Equipment).

Exclusions

We will not be liable for:

1. loss of or damage to **Golf Equipment** during the course of play or practice.
2. loss or damage due to wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, or damage due to any process of repair or whilst being worked upon resulting therefrom.
3. loss or damage resulting from **Your** wilful act omission, carelessness or negligence.
4. loss or damage arising from confiscating or retention by customs or other officials.
5. loss or damage covered by any other Policy or reimbursed by any other party.
6. loss or damage or theft of property left **Unattended** in a **Public Place** or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property.
7. 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 - 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 1 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 original receipts for the cost of celebratory drinks on the date of the accomplishment at the golf club.

BONUS COVER

SECTION 38 - 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 sports equipment.

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

- a) the rented sports equipment is not left **Unattended** in a **Public Place**; and
- b) the safety of all the rented sports equipment 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 sports equipment.

SECTION 39 - HOME GUARD

If there is 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 or theft occurring during the period of insurance and after **You** have departed from Singapore, **We** may at **Our** sole discretion up to the limit specified, replace, repair, or reimburse **You** against the losses or damages 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, any other gradually operating cause, or latent defect or damage.
2. any loss or damage occasioned through **Your** wilful act, omission, negligence or carelessness, 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 40 - RENTAL CAR EXCESS

If **You** become legally liable to pay in respect of loss or damage caused by an **Accident** to the provided rental car which was rented from a licensed rental agency, **We** will reimburse **You** up to the limit specified in the selected plan for any excess or deductible which:

- a) **You** are either a named driver or co-driver of the rental car;
- b) **Your** license allows **You** to legally drive the rental car in that country;
- c) **You** are the driver at the point of incident;
- d) **You** have taken up all comprehensive motor insurance against loss or damage to the rental car during the rental period;
- e) **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 car 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.
3. any damage or liability directly or indirectly arising as a result from unexplained and mysterious incident.

4. loss of or damage to the rental car while it is not in **Your** custody and control.

SECTION 41 - PET CARE

If **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 **Public Transport** back to Singapore, **We** will pay **You** S\$50 for every full 8 consecutive hours of delay up to the limit specified in the selected plan.

You are to provide **Us** the following written confirmations from:

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

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 - FULL TERRORISM COVER

If **You** experience losses arising directly from an act of **Terrorism** during the **Trip**, **We** will pay **You** the benefits in Sections 1 to 41, subject to the limits in the respective Section 1 to 41 of the selected plan and the terms and exclusions of the Policy.

Part IV – General Exclusions

The exclusions listed below apply to the whole Policy. We will not pay any benefits from this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Any **Pre-Existing Medical Conditions**, except covered under Section 15 (Repatriation of Mortal Remains / Local Burial).
2. Congenital conditions and any physical birth defects arising out of or resulting there from.
3. Pregnancy, childbirth, miscarriage, abortion, and all its related conditions, except covered under Section 6 (Pregnancy Related Expenses).
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates or complication(s) due to 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 whilst 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 **Us** in writing before it is done.
5. Any Sexually transmitted diseases (STD), 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. Resulting directly or indirectly (in whole or in part) from **Epidemic** or Pandemic, except covered under Section 9 (Overseas Daily Quarantine Allowance) and Section 10 (Daily Quarantine Allowance in Singapore).
7. Mental and nervous disorders, including but not limited to insanity, depression and anxiety.
8. Suicide or attempted suicide or intentional self-inflicted **Injury**, whether sane or insane, wilful exposure to danger (other than in an attempt to save human life) or committing of any criminal acts.
9. Effect or influence of alcohol, drugs or narcotics, unless prescribed by a legally qualified and registered **Doctor**.
10. **You** are travelling against medical advice, unfit for travel, or travelling for the purpose of seeking medical advice or treatment (even if this is not the sole purpose of **Your Trip**).
11. Routine medical treatment, physical examinations, health check-ups or any other tests not directly related to the treatment or diagnosis of the **Injury** or **Illness** or any treatment of a preventive nature including vaccinations.
12. Health supplements, dietary replacement and skin care products whether purchased over the counter or prescribed by a **Doctor**.
13. Non-medical items including but not limited to, parking fees, administration and registration fees, personal care and hygiene products, regardless of whether it is prescribed by **Doctor** or otherwise necessarily.
14. Transport/shipping related services including but not limited to charges for the purpose of collecting or sending the item(s) for repair or replace, or of obtaining medical report or treatment.
15. Public/private air and sea travel other than as a fare-paying passenger on a regular scheduled or licensed chartered conveyance and not as a member of the crew.
16. Activities engaging in sports or games in a professional capacity or where **You** would or could earn income, remuneration, donation, sponsorship, or reward of any kind.
17. Underwater diving activities, unless it's for leisure purpose involving artificial breathing apparatus and no deeper than 30 metres, and **You** must hold a recognized PADI certification (or similar recognised diving qualification) and is diving with a buddy who holds a PADI certification (or similar recognised diving qualification) or with a qualified diving instructor.

18. **Accidents** whilst engaged in the following activities:
- (i) sprints or racing other than on foot (except for ultra-marathons, biathlons and triathlons which are excluded); motor rallies and competitions; rock climbing or abseiling, except on man-made walls; mountaineering at mountains; coastering; pot-holing; expeditions; hunting trips; hiking or trekking above the height of 3,000 metres sea level; any activities involving the use of a bobsleigh or skeleton; off-piste skiing;
 - (ii) canoeing, kayaking or white-water rafting, unless with a qualified guide and below Grade 4 (of International Scale of River Difficulty); and
 - (iii) any activity involving **You** being airborne (whether suspended or not) not limiting to parachuting, wingsuit flying, hand gliding, bungee jumping, zip lining, skydiving, helicopter or high diving.
19. Employment on merchant vessels or as a manual worker; naval, civil defence, military or air-force service or operations, regular or temporary, military or police duties.
20. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
21. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
22. Any illegal activities, fraudulent, dishonest, or willful act resulting in loss, directly or indirectly, from action taken by government authorities including confiscation, seizure, destruction and restriction.
23. Any claims arising from any government intervention, prohibition or regulation.
24. Loss or damage to hired or leased equipment; testing of any kind of conveyance.
25. Consequential loss or damage of any kind.
26. Any loss, damage or liability directly or indirectly arising as a result of unexplained and mysterious disappearance.
27. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
28. Radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
29. **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.
30. Following the warning of any intended **Strike, Riot** or **Civil Commotion**, impending **Natural Disasters**, or any other events of similar nature situations through or by general mass media.
31. **Your** direct or indirect participation in **Terrorist** acts.
32. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria or other sanctioned countries.

Part V – Eligibility and Scope of Cover

Eligibility of Cover

1. The Insured adult must be:
 - (a) Singaporean, Singapore Permanent Resident, or Foreigner residing in Singapore who holds a valid Employment Pass, Work Permit, Dependent Pass, Student Pass, or Long-Term Social Visit Pass; and
 - (b) At least 18 years old on the effective date of the Policy.
2. The Insured **Child** must be:
 - (a) Singaporean, Singapore Permanent Resident, or Foreigner residing in Singapore who holds a valid Dependent Pass, Student Pass, or Long-Term Social Visit Pass; and
 - (b) unmarried and unemployed person under 18 years old or up to age 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.
3. For a **Child** below 18 years old, the application must be made in the name of a parent or an adult authorized by the parent. The benefit limits under '**Child Cover**' will apply.
4. If a **Child** satisfies the age eligibility requirement at the commencement of a period of insurance, his/her Cover shall not automatically terminate when he/she attains a higher age during that period of insurance, but shall be terminated at the time of renewal of the Policy.
5. An Insured **Child** must travel with at least 1 insured Adult throughout the **Trip** for the cover to be valid.

Family Cover

1. Single **Trip** Plan:
 - (a) The **Insured Person(s)** will comprise of a maximum of 2 adults who need not be related, are named in the **Schedule** as the **Insured Person(s)**, and with a maximum of 4 **Children** who is/are legally related to either of the insured adults.
 - (b) All the **Insured Persons** in the Family Plan must depart from and return to Singapore together at the same time as a family.
2. Annual Plan:
 - (a) The **Insured Person(s)** will comprise of a maximum of 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/or any number of their legal **Child(ren)**.
 - (b) The **Child(ren)** must be accompanied by at least one of the adults mentioned in (a) above on the entire **Trip**.

Length of Trip

1. One-way **Trip** ceases 2 hours from **Your** arrival and after immigration clearance at the intended overseas destination.
2. Single **Trip** Plan covers up to maximum 182 consecutive days for any one covered **Trip**.
3. Annual Plan covers up to maximum 91 consecutive days for any one covered **Trip**.

Automatic Extension

The period of insurance under this Policy will only be automatically extended without additional premium for:

- a. Up to 30 days if **You** are **Hospitalised** whilst overseas as advised by a **Doctor** with a written proof.
- b. Up to 72 hours if any **Public Transport** in which **You** are travelling as a fare-paying passenger is delayed and provided that the delay is not due to **Your** fault, with a written proof by the carrier.

If **You** are unable to return to Singapore by the end date of the period of insurance, **You** must notify **Us** earlier to request for an extension of the coverage.

Part VI – General Conditions

The conditions listed below apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

1. Policy 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. 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.

5. 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.

6. Purchase of Travel Insurance

You must purchase the insurance before departing from Singapore.

7. Determination of Age

In the event of any claim, **Your** age will be determined as at the date of **Injury** or **Illness** with reference to the date of birth.

8. Misstatement or Fraud

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

- a) 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).
- b) fail to properly observe and fulfil the terms and conditions of this Policy.
- c) make any untrue statement.

- d) omit, suppress or incorrectly state any material information affecting the risk.
- e) make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.

9. Policy Renewal (Annual Plan)

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

10. 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.

11. 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** 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.

12. Cancellation of Cover and Premium Refund

- a. **We** may cancel the Policy by giving **You** 7 days' written notice by registered letter to **Your** last known address. **You** shall be entitled to the refund of pro-rata premium corresponding to the unexpired period of insurance provided no claim has been submitted prior to the cancellation of this Policy.
- b. **You** may also cancel the Policy at any time by giving 7 days' written notice to **Us** and if no claims have been made during the current period of insurance, **We** will apply as follows:

Single Trip Policy

You may at any time prior to commencement of period of insurance cancel the Policy by giving written notice of cancellation to **Us**. There will be no refund once the certificate of insurance is issued.

Annual Plan

We will grant **You** a short period refund of the premium paid corresponding to the unexpired period of insurance and no claim has been submitted prior to the cancellation of this Policy. Short period Premium table:

Period of Cover	Short Period Premium Refundable (%)
2 months and below	75%
4 months and below	60%
6 months and below	40%
8 months and below	20%
10 months and below	10%
More than 10 months	0%

13. 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).

14. Sanction Limitation and Exclusion

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

15. Subrogation

We have the right to proceed recovery at **Our** expense in **Your** name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy. **You** shall provide **Us** with reasonable assistance including but not limited to, executing and delivering instruments and documents **We** require to secure such rights. **You**, or anyone acting for **You**, shall take no action after the loss to prejudice such rights.

16. Governing Law

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

17. 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.

18. 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

19. Aggregate Limit

The total compensation payable in respect of **Accidental** death or **Accidental Permanent Disablement** for all **Insured Persons** shall not exceed S\$10,000,000 per policy per event.

In the event compensation exceeds S\$10,000,000, the amount shall be apportioned among the **Insured Persons** subject to the maximum of the sum insured of each person.

20. Dispute Resolution / Mediation / Arbitration

Any dispute arising out of or in connection with the decision made based on the Policy that **We** cannot reach an agreement, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force in English.

21. Duplication of Cover

In the event **You** had purchased more than 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.

22. 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 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 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 or www.lia.org.sg or www.sdic.org.sg).*

Part VII – Claims Procedure

1. **Make a Report**

If any 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.

2. **Notice of Claims**

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 Disablement** which **You** must give **Us** immediate notice of such death or **Permanent Disablement**.

3. **Proof of Loss**

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 or 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, original medical bills and receipts.

4. **Currency**

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.

5. **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.

Part VIII – Claims Document Checklist

Please complete the claim form and submit with the following documents to facilitate the processing of your claim. We reserve our right to request for more documentary proof where necessary.

Documents required for **ALL types**:

- a. Completed claim form
- b. Proof of travel – Boarding passes / copies of immigration stamps on passport's pages

Documents required for **Accident Death / Permanent Disablement**:

- a. Death Certificate and Burial / Cremation Permit (in respect of death claim)
- b. Letter of Probate / Administration (in respect of death claim)
- c. Post Mortem Report (in respect of death claim)
- d. Medical Report from attending doctor abroad
- e. Local Police Report and findings on alleged accident

Documents required for **Medical Expenses**:

- a. All original medical invoices
- b. Medical Report / Memo from attending doctor
- c. Discharge Summary from hospital if applicable
- d. Referral Letter by general practitioner for specialist treatment

Documents required for **Trip Cancellation / Curtailment / Postponement**:

- a. A copy of flight itinerary indicating the original flight schedule
- b. Original tour fare booking invoice with prepaid amount
- c. Written confirmation of the refunded amount from travel agency / airline, if applicable
- d. Written confirmation from travel agency / airline with regard to change of flight details, if applicable
- e. Original receipts of additional administrative charges, if applicable
- f. Original invoices / receipts for charges incurred in amending or purchasing additional air-ticket, if applicable
- g. Medical Memo / Medical report / Death Certificate, if applicable
- h. Proof of relationship between You and Immediate Family, if applicable

Documents required for **Travel Misconnection / Diversion / Overbooking**:

- a. A copy of flight itinerary indicating the original flight schedule
- b. Written confirmation from airline / travel carrier stating duration (hours) of the delay
- c. Written confirmation from airline / travel carrier confirming the overbooked flight and stating the next available transportation

Documents required for **Travel Delay / Baggage Delay**:

- a. A copy of flight itinerary indicating the original flight schedule
- b. Written confirmation from airline stating duration (hours) of the delay and the next available flight (in respect of Travel Delay)
- c. Acknowledgement receipt from airline stating the date and time of the baggage delivery (in respect of Baggage Delay)

Documents required for **Item(s) Lost / Damaged**:

- a. A list of items lost with the information on brand, model, date of purchase and purchased price
- b. Original Purchase Receipt(s) / copy of warranty card for lost / damaged items
- c. Property Irregularity Report lodged at the airport if the item was in carrier's custody
- d. Local Police Report, if applicable (translated into English)
- e. Documents stating the amount of compensation from airline or other sources
- f. Photographs to show the extent of damage if applicable
- g. Original repair invoices / receipt, if applicable

Documents required for **Loss of Personal Money / Travel Documents**:

- a. Local Police Report if applicable (translated into English)
- b. Original Receipts for additional travel and accommodation expenses incurred (in respect of Loss of Travel)

Documents)

- c. Original Receipts for replacement of passport (in respect of Loss of Travel Documents)
- d. Document(s) issued from Consulate for temporary replacement of passport (in respect of Loss of Travel Documents)

Documents required for ***Fraudulent Use of Lost Credit Card***:

- a. Local Police Report, if applicable (translated into English)
- b. Loss Report issued by the issuing bank
- c. Statement issued by the issuing bank showing the record of unauthorised use of credit card (including the date and time of use)

Documents required for ***Rental Car Excess***:

- a. A copy of rental car agreement
- b. Documentary evidence on the excess or deductible paid
- c. Police Report made in the foreign country where the accident occurred
- d. A copy of the driver's driving licence at the time of accident
- e. Photographs showing the damages on the rental car

Documents required for ***Emergency Handphone Charges***:

- a. Original phone bills showing the actual charges incurred for the use of your personal mobile phone whilst overseas to engage the services of our Appointed Assistance Company during a medical emergency.

Documents required for ***Home Guard***:

- a. Singapore Police Report / SCDF Report where appropriate
- b. Original Purchase Receipt(s) / copy of warranty card for lost / damaged items or provide a list of items lost with the information on brand, model, date of purchase and purchased price
- c. Photographs of damaged item
- d. Quotation for repair / replacement for the lost / damaged item

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