

EQ Travel Lite

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, 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 proposal form or application portal, 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. If it contains any information that is incorrect, please tell Us immediately. Otherwise, You may receive no benefit from this Policy even if a valid claim is made.

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 are aware that 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.

24-Hours Emergency Hotline
(65) 6244 0010



Schedule of Benefits

PERSONAL ACCIDENT		LITE
Section 1	Accidental Death & Permanent Disablement - Insured Person up to 70 years old - Insured Person 71 years old and above - Insured Child in a family plan	S\$75,000 S\$20,000 S\$20,000
MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		LITE
Section 2	Overseas Medical Expenses - Insured Person up to 70 years old - Insured Person 71 years old and above - Insured Child in a family plan	S\$20,000 S\$10,000 S\$20,000
Section 3	Overseas Hospitalisation Allowance (S\$50 per full 24 hours of Hospitalisation)	S\$250
Section 4	Medical Expenses in Singapore	S\$250
Section 5	Emergency Medical Evacuation / Repatriation	S\$20,000
Section 6	Repatriation of Mortal Remains / Local Burial	S\$5,000
Section 7	Emergency Handphone Charges	S\$50
TRAVEL INCONVENIENCE		LITE
Section 8	Travel Delay (S\$50 per full 6 hours of delay whilst overseas) (Max. S\$50 after full 6 hours of delay in Singapore)	S\$200
Section 9	Loss or Damage of Baggage & Personal Effects Applicable limits: * S\$100 for any one/pair/set of articles / Valuables; * S\$200 for video equipment and laptop; * S\$300 in aggregate for electronic items and equipment	S\$300
Section 10	Baggage Delay (S\$50 per full 6 hours of delay whilst overseas) (Max. S\$50 after full 6 hours of delay in Singapore)	S\$200
Section 11	Personal Money & Travel Documents * Loss of money due to theft, robbery, or burglary up to S\$200	S\$300
Section 12	Fraudulent Use of Lost Credit Card	S\$200
Section 13	Financial Collapse of Travel Agency	S\$500
Section 14	Kidnap & Hostage (S\$100 per full 24 hours)	S\$1,000
Section 15	Personal Liability	S\$100,000
EXTENSION COVER		LITE
Section 16	Full Terrorism Cover	S\$75,000
Section 17	Covid-19 Cover	Covered

GEOGRAPHIC COVERAGE

Malaysia, Bintan Island, and Batam Island

DEFINITIONS

These terms, wherever used in this Policy, are defined as follows:

Accident / Accidental	An external event or occurrence which is unintended, sudden, fortuitous and unforeseen that solely and independently results in bodily Injury and not caused by any disease or Illness.
Age	The current age. A person is considered to be of his/her current age until his/her next birthday.
Appointed Assistance Company	The company We have appointed to provide the Insured Person with various emergency assistance services. The worldwide 24-hour hotline is (65) 6244 0010.
Child(ren)	An unmarried and unemployed child aged between 31 days (well discharged from hospital) and 17 years old, or up to age 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.
Chinese Physician	<p>A person engaging in the practice of traditional Chinese medicine and/or acupuncture (including 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.</p> <p>The Chinese Physician cannot be You, Your business partner or agent, Your employer or Employee, or a person related to You by blood, marriage or adoption.</p>
Civil Commotion	A disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
Country of Residence	The Republic of Singapore unless otherwise stated in the Policy.
COVID-19	Corona disease connected to the severe acute respiratory syndrome coronavirus 2 or SARS-CoV-2. It includes any mutation or variations of SARS-CoV-2.
Doctor	<p>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.</p> <p>The Doctor cannot be You, Your business partner or agent, Your employer or Employee, 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.</p>
Effective Date	The commencement date of the Period of Insurance stated on the Schedule.
Emergency Medical Evacuation	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.
Emergency Medical Treatment	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.
Emergency Medical Repatriation	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.
Endorsement	An authorised amendment issued by Us to confirm and record changes to the terms and conditions of the Policy.
Epidemic or Pandemic	Any Infectious Disease outbreak that has been classified as such by Singapore's Ministry of Health (MOH), or classified as a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO), and shall remain so until such time it has been unclassified by both the WHO and Singapore's MOH.
General Practitioner	A person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide general medical care. This should cover a variety of medical problems in patients of all ages. This often includes referring patients to an appropriate Specialist.

The General Practitioner cannot be You, Your business partner or agent, Your employer or Employee, or a person related to You by blood, marriage or adoption.

Home Country	The country, outside of Singapore, which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
Hospital	<p>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:</p> <ol style="list-style-type: none">Operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients.Provides full-time nursing service by and under the supervision of a staff of nurses.Supervised by a staff of Doctors at all times.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. <p>and Hospital shall not include the following:</p> <ol style="list-style-type: none">A mental institution; an institution confined primarily to the treatment of psychiatric disease including subnormality; the psychiatric department of a Hospital.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.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.
Hospitalisation	Being confined in a Hospital as a registered inpatient 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.
Hostage	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.
Household Contents	<p>Every piece of furniture and furnishings in Your home, as well as any personal belongings that You, Your Immediate Family member(s), or domestic helper(s) who permanently live with You own or are responsible for.</p> <p>Excluding: deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.</p>
Illness / Sickness	Any sudden and unexpected pathological deviation from the normal healthy state, not caused by an Accident, is marked by interruption, cessation or disorder of body functions, systems or organs as confirmed by a Doctor.
Immediate Family	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.
Implant	Surgically implanted during a surgical operation that is payable and certified to be medically necessary, and not for cosmetic purposes. Including but not limited to lens, prostheses, braces (excluding braces for teeth), pacemakers, artificial limbs or similar orthopaedic appliances and Implants.
Infectious Disease	A disease where an infected person, or his/her close contacts, would be required to be quarantined by the relevant health authorities in the country You are in.
Injury	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.
Insolvency	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.
Insured Person	A person described in the Schedule or in an Endorsement of this Policy.
Jewellery / Valuables	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.

Kidnap	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.
Loss of Use	Complete severance or permanent functional disablement in terms of physical incapacity or disability and not in terms of professional or occupational incapacity or disability.
Loss of Hearing	Total and irrecoverable Loss of Hearing which is beyond the remedy by surgical or other treatment.
Loss of Limb	Complete severance or irrecoverable Loss of Use of a hand at/or above the wrist or of a foot at/or above the ankle, or the total and permanent functional disablement of an entire hand, arm, foot or leg.
Loss of Sight	Total and irrecoverable loss of sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment as certified by a registered fully qualified ophthalmic Specialist.
Loss of Speech	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.
Medical Expenses	<p>Means:</p> <ul style="list-style-type: none">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 (external, violent, and visible means), and is carried out by a qualified and licensed dentist. <p>This excludes: damage caused by biting or chewing; 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.</p>
Medically Necessary	<p>A medical treatment, service, and/or supply which are:</p> <ul style="list-style-type: none">e) pursuant to an order of a Doctor;f) consistent with the diagnosis and customary medical treatment for an Illness or Injury, in accordance with generally accepted medical practice in Singapore;g) in accordance with the standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;h) not for the convenience of the Insured Person or the Doctor;i) not of an experimental, investigation or research nature, preventive or screening nature; andj) not preventive, screening or health enhancement (including but not limited to dietary replacement or supplement) in purpose.
Natural Disaster	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.
Period of Insurance	The period of cover shown in the Policy Schedule for which the appropriate premium has been paid.
Permanent Disablement	<p>Injury which:</p> <ul style="list-style-type: none">a) falls into one of the categories listed in the Table of Compensation; and

- b) having lasted for a continuous period of twelve (12) calendar months from the date of the Accident, entirely prevents the Insured Person from attending to occupation of any and every kind, and is medically certified that there is no hope of improvement.

Policyholder	The individual/company stated in the Schedule as the owner of the Policy.
Pre-existing Condition	Any condition, including any symptoms prior or complications thereafter which: <ul style="list-style-type: none"> a) You have received medical treatment, diagnosis, consultation or prescribed drugs within 12 months prior to the Trip; or b) You have been asked to get medical treatment or medical advice for by a Doctor within 12 months prior to the Trip; or c) You had signs or symptoms that You were aware of, or reasonably should have been aware of, before the Trip.
Public Transport	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, interstate buses/coaches, and all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled.
Public Place	Not limited to, airports, beaches, bus/train stations, hotels, restaurants, shops, streets, public toilets and any place which the public has access to.
Riot	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.
Schedule	The document containing details of the Insured Person(s), type of cover selected, premium payable, and Period of Insurance. The Schedule forms part of the Policy.
Serious Injury / Serious Illness	One or both of the following: <ul style="list-style-type: none"> a) 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; b) For Your Immediate Family – an Injury or Illness that is life-threatening as confirmed by a Doctor.
Specialist	A person who has the necessary qualifications and expertise to practice as a recognised Specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine, including but not limited to psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, optometry and dermatology. The Specialist cannot be You, Your business partner or agent, Your employer or Employee, or a person related to You by blood, marriage or adoption.
Strike	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.
Terrorism	Any act committed by a Terrorist or Freedom Fighter, including any act which is confirmed by the relevant government. The use of nuclear, chemical or biological substances or weapons will also be considered as an act of Terrorism.
Terrorist / Freedom Fighter	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.
Travel Agency	A travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap. 334).
Travel Companion	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.

Trip	A planned overseas journey starting and ending in Singapore.
Unattended	When You do not watch over, look after, are not in full view of and not in a position to prevent unauthorised taking of Your belongings unless it is in a locked compartment, safe or in a locked boot of a locked vehicle.
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.
We, Our, Us, The Insurer	EQ Insurance Company Limited.
You, Your	The Policyholder or Insured Person named in the Schedule.

DESCRIPTION OF BENEFIT

An Insured Person is covered according to the benefits specified in the Schedule during the Period of Insurance. Benefits are payable only if the treatment affects an Insured Person while he/she is covered under this Policy. If the treatment occurs or commences while an Insured Person is covered, but continues or extends beyond the Period of Insurance, We will only pay benefits pertaining to the period while the Insured Person was covered.

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 based on the schedule table below, up to the limit specified in the Schedule.

Percentage of Schedule of Compensation	Principal Sum Insured
1. Death by Accident	100%
2. Permanent Total Disablement	100%
2. 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:

1. Cover starts from the time You leave Your permanent place of residence or workplace in Singapore (whichever is later) and head directly to the immigration checkpoint; and
2. Ceases on whichever of the following occurs first:
 - a. At 00:01 Singapore Time on the expiry of the period of insurance
 - b. Your return to Your permanent place of residence in Singapore
 - c. 2 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 specified in the Schedule.

SECTION 2 - OVERSEAS MEDICAL EXPENSES

We will reimburse You the reasonable Medical Expenses necessarily incurred which You have sustained solely and independently of any other causes whilst overseas, up to the limit specified in the Schedule.

If You're travelling back to Your Home Country, 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\$250 per Insured Person. In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in the selected plan.
2. Expenses incurred for necessary treatment by a physiotherapist has to be referred by the attending Doctor and capped at S\$250 per Insured Person.
3. 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 excess eligible Medical Expenses up to the specified limit.

Exclusions

We will not pay for claims in respect of:

1. Surgery or medical treatment, which in the opinion of the Doctor treating you can be reasonably delayed until your return to Singapore.

SECTION 3 - 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\$50 for every full 24 consecutive hours of such Hospitalisation up to the maximum limit specified in the Schedule of benefits. Payment will be made after the period of Hospitalisation and subject to Section 2 (Overseas Medical Expenses) is payable.

SECTION 4 - MEDICAL EXPENSES IN SINGAPORE

We will reimburse You up to the limit specified in the Schedule, 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 was not sought overseas, You must seek medical treatment in Singapore within 48 hours from the date and time of Your return. Starting from the date of the first medical treatment in Singapore, You have up to a maximum of 15 days or up to the limit specified in the Schedule, whichever occurs first, to continue medical treatment.
- b) If medical treatment had already been sought overseas, You have up to a maximum of 15 days or up to the limit specified in the Schedule, 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\$100 per Insured Person. In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in the selected plan.
2. Expenses incurred for necessary treatment by a physiotherapist has to be referred by the attending Doctor and capped at S\$100 per Insured Person.
3. 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 excess eligible Medical Expenses up to the specified limit

SECTION 5 - 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 the 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 the Trip.

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

SECTION 6 - 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.

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 the scheduled Trip.
2. Any expenses incurred for the transportation of Your remains not approved and arranged by the Appointed Assistance Company.

SECTION 7 – 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).

SECTION 8 - TRAVEL DELAY

In the event Your scheduled Public Transport is delayed 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 Schedule:

1. S\$50 for every full 6 consecutive hours of delay whilst overseas, or
2. A maximum of S\$50 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 and the reason for such delay.
3. Your late arrival at the airport or port after check-in or boarding time (except for the late arrival due to strike or industrial action).

SECTION 9 - LOSS OR DAMAGE OF BAGGAGE & PERSONAL EFFECTS

We will pay You up to the limit specified in the Schedule, for loss or damage sustained overseas to Your personal baggage due to circumstances beyond Your care, custody or 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 pay, replace or repair, based on the value at the time of loss, including allowance for wear and tear and depreciation. We will not pay for the cost of replacing with a new item, and We will not pay more than the original purchase price of any lost or damaged item. We may treat a damaged item as beyond repair. If We do so, We will treat it as lost and We will become the owner of the item.

We will only be liable up to a limit of:

- a) S\$100 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\$200 for any one article for video equipment, tablet, and laptop computer including accessories and batteries;
- c) S\$100 in aggregate for Valuables;
- d) S\$300 in aggregate for electronic items or equipment;

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 carrier 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) wear or carry them with You at all times.
 - 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 eyeglasses, sunglasses, 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. arising from theft of insured's property left Unattended and not under Your, Your Travel Companion's or Your Immediate Family's supervision.
13. arising from confiscation or retention by customs or other officials.
14. to property insured under any other insurance Policy, or otherwise reimbursed by a Public Transport, carrier, or hotel.
15. arising from theft of property where We have reasonable grounds for believing that Your claim is not made in good faith.
16. to Your baggage sent in advance, mailed or shipped separately.
17. 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 9 – Loss or Damage of Baggage & Personal Effects

Section 10 – Baggage Delay

SECTION 10 - 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 limit specified in the Schedule:

1. S\$50 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 Schedule during the Policy period, or
2. A maximum of S\$50 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 9 – Loss or Damage of Baggage & Personal Effects

Section 10 – Baggage Delay

SECTION 11 - PERSONAL MONEY & TRAVEL DOCUMENTS

We will reimburse You up to the limit specified in the Schedule 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. This includes the loss of money (cash, travellers' cheques or banknotes) belonging to You and in Your care, custody or control during the Trip. Such loss must be due to robbery, burglary, theft or Natural Disasters or any circumstances beyond Your control 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 under the Insured Person's care and protection.
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 12 - 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 Schedule.

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 13 - FINANCIAL COLLAPSE OF TRAVEL AGENCY

If Your Trip is cancelled because of Insolvency of a Travel Agency to whom You made such payments, We will reimburse You up to the limit specified in the Schedule, 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 the travel and/or accommodation provider. Refunds include, but are not limited to cash, vouchers, credits, and rebooking options.
4. Insolvency which occurred before the purchase date and time of Your Policy.
5. caused by a failure by any airline, cruise-line, tour/transport operator.
6. when Policy is purchased less than 5 days before the date of departure.
7. Travel Agency operating outside of Singapore.

SECTION 14 - KIDNAP & HOSTAGE

We will pay a benefit of S\$100 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 Schedule, 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.

SECTION 15 - PERSONAL LIABILITY

We will indemnify You up to the limit specified in the Schedule for 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 of or damage to property of any third party.

Exclusions

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

1. employer's liability, contractual liability or liability to a member of Your Immediate Family;
2. acts of animals or property belonging to You, or in Your care, custody or control;
3. any willful, malicious or unlawful act;
4. pursuit of trade, business or profession;
5. ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. ownership, possession or use of 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.

SECTION 16 - FULL TERRORISM COVER

If You experience losses directly from an act of Terrorism during the Trip, We will pay You the limits in the respective Section 1 to 15, up to the total amount as shown in this section.

SECTION 17 – COVID-19 COVER

If You have been contracted with COVID-19, We will reimburse You up to the limits specified in the respective section that is applicable and payable.

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.
2. Psychiatric, mental, behavioral or nervous disorders, including but not limited to addiction, insanity, depression, stress, sleep disorder including sleep apnea, and anxiety.
3. Treatment arising from pregnancy, childbirth, abortion or miscarriage and any complications arising therefrom; investigations and treatment relating to birth control, infertility and erectile dysfunction; congenital or hereditary conditions or birth defects.
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is indeed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
 - (i) it is carried out to restore function or appearance after an Accident or following surgery for a medical condition, provided that the Accident or surgery occurs while the Insured Person is covered under the policy; and
 - (ii) it is done at a medically appropriate stage after the Accident or Surgery; and
 - (iii) the cost of the treatment is approved by Us in writing before it is done.
5. Dental care and its related treatment including treatment of Temporo-Mandibular Joint disorder, bruxism, problems relating to the teeth, gums and jaw unless it is necessary to treat or replace sound natural teeth as a result of an Injury.
6. Any Sexually transmitted infections/disease (STI/STD), Human Immunodeficiency Virus (HIV) and/or any HIV related Illness including Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) and/or any mutant derivatives or variations however cased.
7. Epidemic or Pandemic, including any fear or threat thereof, whether actual or perceived, and any quarantine, travel restrictions or travel disruptions connected to it.
8. Suicide or attempted suicide or intentional self-inflicted Injury, whether sane or insane; any act where the Insured Person knowingly places himself/herself in circumstances where serious injury or loss is a reasonably foreseeable consequence (other than in an attempt to save human life); committing of any criminal or illegal acts.
9. The effect or influence of alcohol, drugs or narcotics, and their related treatments.
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. Sex change operations; sex and growth hormone related.
13. Treatment for obesity, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition.
14. Health supplements (including vitamins unless medically required and in the presence of vitamin deficiency), dietary replacement and skin care products whether purchased over the counter or prescribed by a Doctor.
15. Treatment of a preventive care/nature including vaccination.
16. Services or treatment including but not limited to herbal medication; allergy tests; Ayurveda treatment; osteopathic, podiatry, foot reflexology; hydrotherapy, heat therapy; dietician; counselling or education; occupational and speech therapy (unless recommended by the same Doctor treating him/her during his/her hospital confinement); experimental treatment and procedures under investigation including clinical trials.
17. Any claims arising directly or indirectly from any known event which threatens the Insured Person's health or disrupts Your trip that was publicised or reported by the media or through travel advice issued by an official authority (local or foreign) before the purchase of this Policy or before the trip was booked, whichever occurs last.
18. Non-hospital charges, including nursing care or ambulatory care, rest cures or sanatoria care, convalescent care, hospice care and treatment arising from any geriatric or psycho-geriatric; non-medical items including but not limited to, parking fees, administration and registration fees, medical report fees, personal care and hygiene products, regardless of whether it is prescribed by Doctor or otherwise necessarily.
19. 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.
20. Public/private air and sea travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered conveyance and not as a member of the crew.

21. Use of a Taxi or Private Hire Vehicle (PHV) that is unlicensed, unregistered, or operating illegally under the laws of the jurisdiction where the journey occurs. This includes, but is not limited to, vehicles operated by drivers without a valid commercial vocational license or rides engaged through unauthorized 'street hails' and unlicensed booking platforms.
22. Cruise Trip.
23. 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.
24. 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.
25. 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; coasteering; 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.
26. Trip solely for adventure or organized activities, example mountain climbing, hiking, trekking, scuba diving or cycling and the like.
27. Employment on merchant vessels or as a manual worker; naval, civil defense, military or air-force service or operations, regular or temporary, military or police duties.
28. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
29. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
30. Any claims arising directly or indirectly from any known event, or any event which will or may threaten the Insured Person's health or disrupts Your trip that was publicised or reported by the media or through travel advice issued by an official authority (local or foreign) before the purchase of this Policy or before the trip was booked, whichever occurs last.
31. 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.
32. Any claims arising from any government intervention, prohibition or regulation.
33. Loss of or damage to hired or leased equipment; testing of any kind of conveyance.
34. Consequential loss or damage of any kind.
35. Any loss, damage or liability directly or indirectly arising as a result of unexplained and mysterious disappearance.
36. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component or weapons.
37. Any consequence whether direct or indirect of stroke, riot, war, invasion, act of foreign enemy hostilities, or warlike operations (whether War is declared or not), civil War, civil rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power, radioactivity, and damage from any nuclear fuel, material or waste.
38. Your direct or indirect participation in Terrorist acts; You taking action to control, prevent or suppress any Terrorist act.
39. Insolvency, except covered under Section 13 (Financial Collapse of Travel Agency).

ELIGIBILITY AND SCOPE OF COVER

The application for purchase via portal or form must be done before departing from Singapore and is to be duly completed by You.

Eligibility and Cover

1. The Insured adult must be:
 - a) 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. For a Child 17 years old and below, or up to 24 years old (if enrolled or still studying full-time in a recognized institution of higher learning). The application must be made in the name of a parent or an adult authorized by the parent.
3. For Group Cover, all Insured Persons must depart from and return to Singapore together at the same time.

Family Cover

1. 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).
2. The Child(ren) must be accompanied by at least one of the adults mentioned above for the entire Trip. Where applicable, the benefit limits under 'Child cover' will apply.
3. All Insured Persons must depart from and return to Singapore together at the same time as a family.

Length of Trip

Covers up to maximum 5 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:

1. Up to 7 days if You are Hospitalised whilst overseas as advised by a Doctor with a written proof.
2. Up to 48 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.

GENERAL CONDITIONS

1. The Contract

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

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

It is important that You:

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

2. Interpretation

This Policy including Your proposal 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 to Us 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, any additional premium being payable, 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 such information is not disclosed to Us or there is any concealment, 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. Fit 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 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:

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

We reserve the right to terminate Your Policy and/or lodge a report with any relevant authorities in relation to any such dishonest claim.

9. 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, 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, 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, Cover Note & Endorsement.

10. Changes in Circumstances

You shall give Us immediate written notice either via post or electronic mail (e-mail) of any changes which is likely to result in any material increase in hazard to Us. Failure to do so shall entitle us, in the event of a claim, to repudiate such a claim or at our discretion, adjust the benefits payable.

11. Cancellation of Policy

The Policy may be cancelled by the Insured before the departure date and a refund of premium is subject to a minimum premium payment of S\$16.35 (inclusive of GST). There will be no refund once the Trip commences.

12. Condition on Corporate Dissolution and Cessation of Risk

1. Condition of Existence: It is a condition precedent to The Insurer's liability under this Policy that the Policyholder maintains its legal corporate status.
2. Automatic Termination: Notwithstanding any other provision in this Policy, this insurance shall automatically terminate with immediate effect at 11:59 PM (Singapore Time) on the day immediately preceding the date the Policyholder is dissolved, struck off the register, or otherwise ceases to exist as a legal entity (the "Dissolution Date").
3. Exclusion of Post-Dissolution Liability: The Insurer shall have no liability for any loss, damage, liability, or claim of any nature arising from an occurrence, act, or omission happening on or after the Dissolution Date.
4. Premium Adjustment: Upon termination under this clause, The Insurer shall be entitled to retain the premium on a pro-rata basis for the period the Policy was in force, subject to any minimum premium requirements specified in the Schedule.

13. 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.

14. Other Insurances

If at the time of any claim, there is any other insurance, scheme, or compensation source covering the same loss, damage, expense, or liability, we will reduce the benefit limit for this policy by any amount you receive (or are entitled to receive) from them. This does not apply to Section 1 (Accidental Death & Permanent Disablement), Section 3 (Overseas Hospitalisation Allowance), Section 8 (Travel Delay), Section 10 (Baggage Delay), and Section 14 (Kidnap & Hostage), where the benefits shall be paid in addition to any other insurance benefits for which You are entitled to.

15. Third Party Liability

We have the right to proceed recovery at Our expense against any person or organization who may be responsible in the Insured Person's or Your name for any occurrence of an event giving rise to a claim under this Policy. You shall fully and faithfully co-operate and provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents one knows or ought to know.

16. Governing Law

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

17. 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.

18. 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 (Cap.53B) to enforce any of its terms.

19. Non-Assignment

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

20. Aggregate Limit

The total compensation payable in respect of Accidental death or Accidental Permanent Disablement for all Insured Persons shall not exceed S\$5,000,000 per Policy per event.

In the event compensation exceeds S\$5,000,000, the amount shall be apportioned among the Insured Persons subject to the maximum of the sum insured of each person.

21. Legal Proceedings

No action at law or in equity shall be brought under this Policy against Us prior to the expiration of sixty (60) days after the proof of claim has been filed in accordance with the requirements of this Policy nor shall such action be brought at all unless it is brought within two (2) years from the expiration of the period within which proof of claim is required under this Policy. If We shall disclaim liability for any claim under this Policy and no action has within twelve (12) calendar months from the date of such disclaimer been commenced against Us, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable.

22. 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.

23. Duplication of Cover

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

24. Consent and Acknowledgement

You consent to provide Us Your itinerary and other travel documents in the event We require/request for it due to a claim submitted by You.

Given the evolving nature of COVID-19, the relevant authorities in Singapore may, at their own discretion, introduce new measures or requirements to safeguard public health. This may result in changes to the terms and conditions and/or premiums or cancellation of this Policy at short notice. We will notify the Insured Person(s) of any changes to the conditions or cancellation of the Policy.

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).

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**

Written notice of claim must be provided to Us within thirty (30) days after the occurrence of any event which may give rise to a claim under this Policy. This in its entirety is a condition precedent to any liability on the part of The Insurer under the policy, and failure to comply with this in respect of any incident and/or occurrence will result in the Insured Person being denied indemnity under the policy.

(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.

(4) **Currency**

All claims will be paid in Singapore dollars to a Singapore bank account. Amount incurred in a foreign currency will be converted to Singapore dollars at the prevailing currency exchange rate determined by Us.

Any additional costs or administrative fees, including those arising from transactions to a non-Singapore bank account, will be borne by You.

(5) **Payment of Benefits**

Any benefits payable under this Policy shall be paid to You or the Insured Person, or such person as instructed by You and agreed by Us. In the event of Your or the Insured Person's death, payment shall be paid to Your or the 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.



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