

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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24-Hours Emergency Help Line
(65) 6244 0010



EQ Travel Lite Schedule Of Benefits

PERSONAL ACCIDENT		LITE
Section 1	Accidental Death & Permanent Disablement - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	S\$75,000 S\$20,000 S\$20,000
MEDICAL & DENTAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		LITE
Section 2	Medical & Accidental Dental Expenses Incurred Overseas Pays medical expenses necessarily incurred whilst overseas arising from Injury or Illness, emergency dental expenses arising from Accident, including treatment by Chinese Physician up to S\$250 - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	S\$20,000 S\$10,000 S\$20,000
Section 3	Overseas Hospitalisation Allowance Pays S\$50 for each complete day You are hospitalised overseas	S\$500
Section 4	Medical Expenses Incurred in Singapore (i) Follow-up treatment within 30 days from return date (ii) If no initial treatment has been sought overseas, treatment within 2 days from return date, including treatment by Chinese Physician up to S\$100	S\$250
Section 5	Emergency Medical Evacuation Pays all emergency medical evacuation expenses	S\$20,000
Section 6	Repatriation / Local Burial Pays all expenses incurred in returning Your remains to Singapore or for local burial	S\$5,000
TRAVEL INCONVENIENCE		LITE
Section 7	Travel Delay Pays S\$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore	S\$400
Section 8	Baggage & Personal Effects including Valuables & Laptop Computer S\$100 for any one / pair / set of articles; S\$300 for video equipment, camera and laptop computer; S\$200 for Valuables; S\$500 for electronic items and equipment; S\$500 in aggregate per suitcase / bag	S\$500
Section 9	Baggage Delay Pays S\$100 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore	S\$400
Section 10	Personal Money & Travel Documents Pays for travel & accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Cover loss of money, due to theft, robbery or burglary up to S\$300	S\$300
Section 11	Personal Liability Covers you against liability to third parties or damage to their property caused by Your negligence	S\$500,000
BONUS COVER		LITE
Section 12	Full Terrorism Cover Extension to cover Terrorism	Yes
GEOGRAPHICAL COVERAGE		
Malaysia, Bintan Island and Batam Island.		

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

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

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

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

PART I - DEFINITIONS

1. **Accident or Accidental** means an event or occurrence which is unintended, sudden, fortuitous and unforeseen.
2. **Air Travel** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and / or commercial airline common carrier.
3. **Appointed Assistance Company** means the company **We** have appointed to provide the **Insured Person** with various emergency assistance services. In this case, the services are provided by EMA Global Services (EMA) via 24-hour hotline at (65) 6244 0010.
4. **Child(ren)** means an unmarried and unemployed person under the age of 18 years or up to age 24 years, if he / she is enrolled in an accredited education institution on full-time higher education.
5. **Chinese Physician** means a person (other than an Insured Person or a member of the Insured Person's Immediate Family) engaging in the practice of traditional Chinese medicine and / or acupuncture (including a herbalist, bonesetter or chiropractor), who is duly licensed or registered to do so according to the laws and regulations applicable in the geographical area of his / her practice.
6. **COVID-19** means the 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.
7. **Doctor or Physician or General Practitioner** means a medical practitioner (other than an Insured Person or a member of the Insured Person's Immediate Family) qualified by a medical degree and duly licensed or registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his / her licensing and training in the geographical area of practice.
8. **Emergency Treatment** means a sudden change in an Insured Person's health, which requires immediate and urgent medical treatment to avoid death or impairment to the Insured Person's immediate health.
9. **Epidemic or Pandemic** means 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.
10. **Hospital** means an establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and which:
 - a) provides organised facilities for diagnosis, treatment and major surgery;
 - b) provides 24-hour nursing services by registered graduate nurses and under the supervision of one or more Physicians at all times;
 - c) is not primarily a clinic, a mental hospital, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishment.
11. **Hospitalisation** means being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Doctor. One day of hospital confinement means a continuous 24 hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
12. **Hostage** means You (except a minor held hostage by his or her parents) being or held by another person by force or against your will as a prisoner.
13. **Household Contents** means household, furniture and furnishing clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings excluding: Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.

14. **Illness or Sickness** means any sudden and unexpected pathological deviation from the normal healthy state, marked by interruption, cessation or disorder of body functions, systems or organs as confirmed by a Physician.
15. **Immediate Family** means spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law.
16. **Injury** mean bodily injury caused solely and directly by an Accident.
17. **Insured Person(s)** means the person(s) described in the Schedule.
18. **Jewellery** means valuable objects worn on the body, which have inclusions of precious or semi-precious metals or precious or semi-precious stones.
19. **Laptop Computer** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
20. **Loss of Fingers** means complete severance through or above the metacarpophalangeal joints.
21. **Loss of Limb** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
22. **Loss of Sight** means total and irrecoverable loss of sight.
23. **Main Insured Person** means the person named as such in the Policy Schedule or Certificate of insurance.
24. **Medical Expenses** means expenses incurred during your trip within 90 days of sustaining Injury or Sickness which You paid to a legal Physician, Hospital and / or ambulance service of medical, surgical, x-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
25. **Natural Disaster** means earthquakes, tsunamis, flood, typhoons, hurricanes, cyclones, tornadoes, volcanic eruption and such forces of nature that have catastrophic consequences.
26. **Permanent** means lasting 12 calendar months from the date of the Accident and at the expiry of the 12-calendar month period being beyond hope of improvement.
27. **Permanent Total Disablement** means Injury which, having lasted a continuous period of twelve (12) calendar months from the date of the Accident entirely prevents the Insured Person from engaging in gainful employment of any and every kind from which there is no hope of improvement.
28. **Pre-existing Medical Condition** means any condition for which You received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Medical Practitioner within a 12-month period preceding the effective date of the Policy.

For Annual Plan policies, this also refers to a medical condition for which You have made a claim on a previous Trip or a medical condition, where treatment was sought or diagnosed within 12 months prior to Your travel; such condition will be considered a pre-existing medical condition for the purpose of subsequent trip.
29. **Public Place** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and the like.
30. **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, interstate buses or coaches and all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled.
31. **Relative** means spouse, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
32. **Schedule** means the Schedule containing details of the Insured Person(s), type of cover selected and Period of Insurance. The Schedule forms part of the Policy.
33. **Serious Injury or Serious Illness or Sickness** whenever applied to You is one which requires treatment by a Physician and which results in You being certified by that Physician as unfit to travel or continue with Your planned Trip. When applied to a member of Your Immediate Family or Travel Companion, it shall mean Injury or Illness certified as being dangerous to life by a Physician and which results in Your discontinuation or cancellation of Your planned Trip.
34. **Terrorism** means any actual or threatened use of force of violence directed at or causing damage, injury, harm or disruption or commission of an act dangerous to human life or property, against any individual, property or Government with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interest are declared or not. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.

35. **Travel Companion** means a person who has travel bookings to accompany You on the Trip.
36. **Trip** means a journey which You undertake and commencing from the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:
- The expiry of the period of insurance specified In the Policy;
 - Your return to Your permanent place of residence in Singapore;
 - Within 3 hours of the time of arrival in Singapore.
37. **Valuables** mean articles of gold, silver or other precious metal, jewellery, furs and precious and semi-precious gems.
38. **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.
39. **We, Our or Us** means EQ Insurance Company Limited.
40. **You or Your** means the party named in the Schedule as the Policyholder.

PART II - BENEFITS

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

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

	<i>Lite</i>
a) Insured Person before attaining 70 years and below	S\$75,000
b) Insured Person upon attaining 70 years and above	S\$20,000
c) Insured Child	S\$20,000

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

Provision

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

SECTION 2 - MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED OVERSEAS

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

It is extended to include necessary treatment by a licensed Chinese Physician, up to a limit of S\$250.

In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in the Schedule of Benefits.

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

Exclusions

We will not pay for claims in respect of:

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

SECTION 3 - OVERSEAS HOSPITALISATION ALLOWANCE

If You are hospitalised on the recommendation of a Physician as a result of Injury or Illness sustained during the Trip, We will pay you S\$50 per day of such Hospitalisation up to the maximum limit specified in the Schedule of Benefits. Payment will be made after the period of Hospitalisation.

Exclusions

We will not pay for claims in respect of:

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

SECTION 4 - MEDICAL EXPENSES INCURRED IN SINGAPORE

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

- a) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 2 days of the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore or the limit specified in the Schedule of Benefits, whichever occurs first.
- b) If medical treatment had already been sought overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue medical treatment in Singapore, up to the limit specified in the Schedule of Benefits, whichever occurs first.

It is extended to include necessary treatment by a licensed Chinese Physician, up to a limit of S\$100.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in the Schedule of Benefits.

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

Exclusions

We will not pay for any loss:-

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

SECTION 5 - EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are overseas and if in the opinion of the Appointed Assistance Company, it is judged medically appropriate to move You to another location for medical treatment or to return You to Singapore, the Appointed Assistance Company will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of Your condition. The means of evacuation arranged by the Appointed Assistance Company may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Appointed Assistance Company and will be based solely on medical necessity. We will pay for the expenses incurred for services provided and / or arranged by the Appointed Assistance Company for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation, up to the limit specified in the Schedule of Benefits and is subject to the following exclusions:

Exclusions

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

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

SECTION 6 - REPATRIATION & LOCAL BURIAL

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

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

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

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

Exclusions

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

SECTION 7 - TRAVEL DELAY

In the event that the Public Transport in which You had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to strike / industrial action, adverse weather condition, mechanical breakdowns / derangement and structural defect of the Public Transport, We will pay S\$100 for every full six (6) consecutive hours of delay up to the limits specified in the Schedule of Benefits during the Policy period.

Exclusions

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

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

SECTION 8 - BAGGAGE & PERSONAL EFFECTS INCLUDING VALUABLES & LAPTOP COMPUTER

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

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

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

We will only be liable up to a limit of:

- a) S\$100 for any one article or pair or sets of articles;
- b) S\$300 for any one article for video equipment, camera and laptop computer including accessories, batteries and lenses but excluding softwares;
- c) S\$200 in aggregate for Valuables when worn or carried;
- d) S\$500 in aggregate for electronic items or equipment;
- e) S\$500 in aggregate per suitcase / bag.

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

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

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

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

Exclusions

We will not pay for claims in respect of:

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

N.B. This Policy will only pay for any claim under any one of the Section 8 or Section 9, but not both of the sections.

SECTION 9 - BAGGAGE DELAY

We will pay S\$100 if the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier for every full six (6) consecutive hours of delay after Your arrival at the baggage pick-up point of the scheduled destination overseas and in Singapore, up to the limit specified in the Selected Plan during the Policy period.

N.B. This Policy will only pay for any claim under any one of Section 8 or Section 9, but not both of the sections.

SECTION 10 - PERSONAL MONEY & TRAVEL DOCUMENTS

We will reimburse You up to the limit specified in the Schedule of Benefits for the cost of obtaining replacement of Your passports, travel tickets and relevant travel documents loss as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft or Natural Disasters or adverse weather condition during your Trip. We will reimburse You up to S\$300 for the loss of money (cash, travellers' cheques or banknotes) belonging to You and in Your care, custody or control during the trip. Such loss must be due to robbery, burglary, theft or natural disasters or adverse weather condition during Your Trip.

Exclusions

We will not pay for claims in respect of:

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

SECTION 11 - PERSONAL LIABILITY

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

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

Exclusions

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

1. Employer's liability, contractual liability or liability to a member of Your family;
2. Acts of animals or property belonging to You, or in Your care, custody or control;

3. Any willful, malicious or unlawful act;
4. Pursuit of trade, business or profession;
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership, possession or use of vehicles, aircraft or water craft;
7. Legal costs resulting from any criminal proceedings;
8. Your participation in any motor rallies.
9. Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
10. Punitive, aggravated or exemplary damages.

SECTION 12 - FULL TERRORISM COVER

We will pay You the benefits in Sections 1 to 10 for losses arising directly from an act of Terrorism during the Trip, subject to the limits in the respective Section 1 to 10 of the Schedule of Benefits and the terms and exclusions of the Policy.

PART III - GENERAL EXCLUSIONS

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

1. Any Pre-existing Medical Conditions;
2. Congenital or hereditary conditions and any physical birth defects arising out of or resulting there from.
3. Mental and nervous or sleep disorders, including insanity.
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is indeed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
 - (i) it is carried out to restore function or appearance after an Accident or following Surgery for a medical condition, provided that the Accident or Surgery occurs while the Insured Person is covered under the policy; and
 - (ii) it is done at a medically appropriate stage after the Accident or Surgery; and
 - (iii) the cost of the treatment is approved by the Company in writing before it is done.
5. Sexually transmitted diseases. Human Immunodeficiency Virus (HIV) and / or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutant derivatives or variations however caused.
6. Epidemic or Pandemic.
7. COVID-19, 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, intentional self-Injury, willful exposure to danger (other than in an attempt to save human life), or the committing of any criminal acts.
9. Effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
10. You're travelling on or against medical advice, or where the Trip is made solely for the purpose of obtaining treatment.
11. 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.
12. Air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft.
13. Activities engaging in sports or games in a professional capacity or where you would or could earn income or remuneration from engaging in such sports or games.
14. Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
15. Accidents whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking / trekking in remote areas unless with licensed guides, pot-holing, and any activity involving you being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving or high diving.
16. Trip solely for adventure or organized activities, example mountain climbing, hiking, trekking, scuba diving or cycling and the like.
17. Employment on merchant vessels or as a manual worker; naval, military or air-force service or operations, regular or temporary, military or police duties.
18. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
19. Survey of offshore installations or facilities under construction including survey from aerial conveyance.

20. Any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction.
21. Loss of or damage to hired or leased equipment; testing of any kind of conveyance.
22. Consequential loss or damage of any kind.
23. Mysterious disappearance.
24. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
25. Radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
26. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property or under the order of any Government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media.
27. Your direct participation in terrorist acts.

PART IV - GENERAL CONDITIONS

1. The Contract

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

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

It is important that You:

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

2. Interpretation

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

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

3. Duty of Disclosure

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

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

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

4. Eligibility and Cover

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

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

Under a Family coverage, the following conditions apply:

The Insured Persons may comprise:

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

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

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

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

whichever is earlier.

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

5. Fitness for Travel

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

6. Awareness of Circumstances

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

7. Purchase of Travel Insurance

You must purchase the insurance before departing from Singapore

8. Determination of Age

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

9. Misstatement or Fraud

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

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

10. 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. Cancellation of Policy

The Policy may be cancelled by the Insured before the departure date of the trip. A minimum premium of S\$53.50 (inclusive of GST) will be charged to the Insured. We will not refund once the trip commences.

12. Claims Procedures

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

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. For the case of death, Permanent Disablement, Loss of Limb(s) or Sight, You must give Us immediate notice.

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, medical bills and receipts.

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

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 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).

15. Subrogation

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

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. Dispute Resolution / Mediation / Arbitration

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

20. 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.

21. Condition Precedent

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

- a) for the risk insured, the named insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- b) if the named insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) the named insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to us before cover incept.

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).

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